

2026 Regular Session

SENATE BILL NO. 519

BY SENATOR OWEN

HEALTH/ACC INSURANCE. Provides for health improvement programs for minors.
(8/1/26)

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AN ACT

To enact R.S. 22:1017.1, relative to health improvement programs for minors; to require health insurance policies to provide a deductible credit for specified activity-related expenses for minors; to provide for definitions; to provide for applicability; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1017.1 is hereby enacted to read as follows:

§1017.1. Health improvement programs for minors; deductible credit

A. The legislature finds that increased physical activity among minors improves long-term health outcomes, reduces the incidence of chronic disease, and lowers overall healthcare expenditures. The purpose of this Section is to incentivize participation in physical activity by allowing certain expenses to be credited toward a health insurance plan deductible providing coverage to minors, including inclusive recreational opportunities for youth with developmental disabilities.

B.(1) The provisions of this Section shall apply to health insurance policies, plans, and contracts issued in this state that provide coverage for

1 dependents.

2 (2) The provisions of this Section shall not apply to any of the following:

3 (a) Medicare supplement policies.

4 (b) Medicaid managed care plans, unless otherwise required by federal
5 or state law.

6 (c) Self-funded plans governed by the federal Employee Retirement
7 Income Security Act of 1974 (ERISA).

8 C.(1) Any health insurance policy subject to this Section shall allow the
9 insured to apply eligible expenses incurred on behalf of a covered dependent
10 toward the applicable annual deductible.

11 (2) The total amount of eligible expenses that may be credited toward the
12 deductible shall not exceed two hundred dollars per covered dependent per plan
13 year.

14 (3) Amounts credited under this Section:

15 (a) Shall count toward satisfaction of the deductible.

16 (b) Shall not be reimbursed separately as a medical expense.

17 (c) Shall not be applied toward out-of-pocket maximums unless
18 otherwise provided by the insurer.

19 D. As used in this Section, the following definitions apply:

20 (1) "Covered dependent" means a minor enrolled under a health
21 insurance policy who is sixteen years of age or younger.

22 (2) "Developmental disability" shall have the same meaning as provided
23 in R.S. 28:451.2.

24 (3) "Eligible expense" means a documented payment for physical activity
25 dues and registration fees as defined in this Section and as verified in
26 accordance with Subsection E of this Section.

27 (4) "Physical activity dues and registration fees" means dues or fees paid
28 for structured programs or memberships that primarily promote physical
29 activity, including but not limited to any of the following:

1 (a) Youth sports registration fees, including participation in school-
2 affiliated, recreational, or competitive athletic programs.

3 (b) Youth summer camps in which a majority of programming involves
4 physical activity.

5 (c) Membership dues for gyms, fitness centers, or similar facilities that
6 provide access to physical exercise.

7 (d) Youth recreational programs designed for individuals with
8 developmental disabilities, including adaptive sports, therapeutic recreation
9 programs, and structured activity programs that promote physical engagement
10 and motor skill development.

11 E.(1) Insurers may require reasonable documentation to verify eligible
12 expenses, including but not limited to:

13 (a) Receipts.

14 (b) Registration confirmations.

15 (c) Proof of participation or membership.

16 (2) For any program provided for in Subparagraph (D)(1)(d) of this
17 Section, insurers may require documentation demonstrating that the program
18 is designed to serve individuals with developmental disabilities.

19 (3) Insurers shall create a clear and accessible process for submission
20 and approval of such expenses.

21 (4) Insurers shall not impose unreasonable administrative barriers to
22 participation in the program.

23 F. The commissioner shall promulgate rules and regulations in
24 accordance with the Administrative Procedures Act to implement the provisions
25 of this Section.

26 G. All health insurance issuers subject to this Section shall provide notice
27 of the availability of this coverage to its insureds.

28 Section 2. The provisions of this Act shall apply to any new policy, contract,
29 program, or health coverage plan issued on or after January 1, 2027. Any policy, contract,

