

2025 Regular Session

HOUSE BILL NO. 408

BY REPRESENTATIVE DICKERSON

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/HEALTH: Requires health insurance coverage relative to pediatric acute-onset neuropsychiatric syndrome and related conditions

1 AN ACT

2 To enact R.S. 22:1028.6, relative to health insurance; to require coverage of therapies and
3 treatments for pediatric acute-onset neuropsychiatric syndrome and related types of
4 autoimmune encephalitis; to provide for legislative findings; to provide for
5 definitions; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1028.6 is hereby enacted to read as follows:

8 §1028.6. Required coverage for pediatric acute-onset neuropsychiatric syndrome
9 (PANS); pediatric autoimmune neuropsychiatric disorders associated with
10 streptococcal infections (PANDAS); types of autoimmune encephalitis (AE)

11 A. The legislature hereby finds and affirms all of the following:

12 (1) Symptoms of PANS, PANDAS, and other types of AE, cause disruption
13 to a child's neurological functioning and may appear in episodes of anxiety,
14 incontinence, seizures, confusion, depression, tics, personality changes, declines in
15 school performance, and changes in sensory sensitivities. The symptoms may worsen
16 or extend with each episode.

17 (2) Younger children are often misdiagnosed as having autism and many
18 affected children meet criteria for state disability services because their symptoms
19 are not solely attributable to mental illness.

1 (3) Studies have found several therapies and treatments to be effective in
2 resolving symptoms, including but not limited to antibiotic therapy, intravenous
3 immunoglobulin treatments, antidepressant medications, cognitive behavioral
4 therapies, and plasma exchange.

5 (4) Early treatment is important to prevent permanent brain injury and
6 nervous system damage, cognitive decline, and mental illness that may persist into
7 adulthood and death because the conditions are potentially fatal.

8 B. Every health coverage plan renewed, delivered, or issued for delivery in
9 this state shall provide coverage for PANS, PANDAS, and other types of AE,
10 including but not limited to the use of intravenous immunoglobulin therapy. The
11 coverage provided in this Section may be subject to annual deductibles, coinsurance,
12 and copayment provisions as are consistent and established under the health
13 coverage plan.

14 C. For the purposes of this Section, the following terms apply:

15 (1) "Autoimmune encephalitis" or "AE" means any type of post infectious
16 encephalitis where the immune system attacks the brain.

17 (2) "Health coverage plan" means any hospital, health, or medical expense
18 insurance policy, hospital or medical service contract, employee welfare benefit plan,
19 contract, or other agreement with a health maintenance organization or a preferred
20 provider organization, health and accident insurance policy, or any other insurance
21 contract of this type in this state, including a group insurance plan and a
22 self-insurance plan. "Health coverage plan" does not include the office of group
23 benefits programs, a plan providing coverage for excepted benefits as defined in
24 R.S. 22:1061, limited benefits health insurance plans, or short-term policies that have
25 a term of less than twelve months.

26 (3) "Pediatric acute-onset neuropsychiatric syndrome" or "PANS" means a
27 condition defined by the sudden onset of obsessive-compulsive symptoms or severe
28 eating restrictions, along with at least two other cognitive, behavioral, or
29 neurological symptoms.

1 (4) "Pediatric acute-onset neuropsychiatric disorders associated with
2 streptococcal infections" or "PANDAS" means a condition where there is evidence
3 of an abnormal autoimmune or inflammatory response in the brain following
4 streptococcal infections.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 408 Engrossed

2025 Regular Session

Dickerson

Abstract: Requires health insurance coverage for PANS, PANDAS, and other types of AE.

Proposed law outlines legislative findings. Provides that symptoms of PANS, PANDAS, and types of AE cause disruption to the neurological functioning of children. Provides that symptoms include but are not limited to episodes of anxiety, seizures, depression, and personality changes. Further provides that symptoms worsen with episodes.

Proposed law states that younger children are often misdiagnosed with autism and many children meet criteria for state disability services because their symptoms are not solely attributable to mental illness.

Proposed law provides that studies have found several therapies and treatments to be effective in resolving symptoms, including but not limited to antibiotic therapy, intravenous immunoglobulin treatments, antidepressant medications, cognitive behavioral therapies, and plasma exchange.

Proposed law provides that early treatment is important to prevent permanent brain injury and nervous system damage, cognitive decline, and mental illness that may persist into adulthood and potentially death.

Proposed law requires health coverage plans issued in this state to provide coverage for PANS, PANDAS, and other types of AE, including but not limited to the use of intravenous immunoglobulin therapy. Further authorizes coverage to require annual deductibles, coinsurance, and copayment provisions as established under the health coverage plan.

Proposed law defines "autoimmune encephalitis" or "AE", "health coverage plan", "pediatric acute-onset neuropsychiatric syndrome" or "PANS", and "pediatric acute-onset neuropsychiatric disorders associated with streptococcal infections" or "PANDAS".

(Adds R.S. 22:1028.6)