

2025 Regular Session

HOUSE BILL NO. 382

BY REPRESENTATIVE BAYHAM

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

INSURANCE/HEALTH: Requires insurance coverage of home visiting services for newborns and young children

1 AN ACT

2 To enact R.S. 22:1059.6, relative to health insurance; to require coverage for home visiting
3 services provided after the birth of a child; to provide for legislative findings; to
4 provide for definitions; to authorize methods for reimbursement of expenses; to
5 provide for effectiveness; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 1059.6 is hereby enacted to read as follows:

8 §1059.6. Required coverage for home visiting services; newborns and young
9 children; legislative findings; reimbursement methods; definitions

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

11 (1) Home visiting services are evidence-based deliveries of services to
12 families of newborns, or families expecting newborns, provided by trained
13 professionals in the home that begin anywhere from before the twenty-eighth week
14 of pregnancy and up to six weeks after the birth of a child and continuing from up
15 to two to five years after childbirth.

16 (2) Leading professional societies such as the American College of
17 Obstetricians and Gynecologists and the Society for Maternal-Fetal Medicine, and
18 federal agencies such as the Health Resources and Services Administration and the
19 Centers for Medicare and Medicaid Services, have recognized the well-established
20 benefits of pre- and postpartum support services provided by voluntary home visiting
21 programs.

1 (3) Research demonstrates that support from home visiting programs is
2 associated with reduction of unnecessary emergency department visits and decreased
3 use of public assistance programs such as Temporary Assistance for Needy Families,
4 the Supplemental Nutrition Assistance Program, and Medicaid; fewer children in
5 social welfare, mental health, and juvenile corrections systems; and positive impacts
6 on indicators related to cognitive development and behavior, including higher
7 intelligence quotients, language scores, grade-point averages, achievement scores,
8 and graduation rates.

9 (4) As Louisiana currently ranks as a state with one of the highest maternal
10 and infant mortality rates in the United States, this state has a compelling interest in
11 and an obligation to promote practices that improve maternal and infant health
12 outcomes.

13 B.(1) A health coverage plan delivered or issued for delivery in this state that
14 provides benefits for maternity services shall include coverage for voluntary home
15 visiting services provided through a home visiting program that includes at least one
16 visit during a newborn's first three months of life, with the opportunity for the family
17 to choose follow-up visits, and at least one follow-up visit no later than three months
18 after the last visit. A health coverage plan may limit the total number of visits to a
19 maximum of five visits from birth to age three.

20 (2) The coverage required pursuant to this Section may be subject to annual
21 deductibles, coinsurance, and copayment provisions as are consistent with those
22 established under the health coverage plan. The coverage may also be subject to a
23 limit per pregnancy or childbirth of not less than one thousand five hundred dollars.

24 (3)(a) The requirements established by a health coverage plan to insure the
25 support services provided by a home visiting program before, during, and after
26 childbirth shall not preclude a home visiting program from operating in this state.

27 (b) A home visiting program may opt to practice in this state and forego any
28 eligible reimbursement via a health coverage plan; however, if the program aligns

1 with an evidence-based home visiting program model, it may provide services within
2 the state to whichever client or population desires its services.

3 (c) A health insurance issuer or health coverage plan may establish
4 additional criteria for approved home visiting services if the criteria allow at least
5 one provider to be covered by the plan.

6 (d) A health insurance issuer or health coverage plan, in its discretion, may
7 determine its method for reimbursement for expenses incurred for services provided
8 pursuant to this Section, including but not limited to utilization of any of the
9 following:

10 (i) A value-based payment methodology.

11 (ii) An invoice claim process.

12 (iii) A capitated payment arrangement.

13 (iv) A payment methodology that considers the need for an agency or
14 organization providing services under the program to expand its capacity to provide
15 services and address health disparities.

16 (v) Any other payment arrangement agreed to by the insurer and an agency
17 or organization providing services under the program.

18 C. For the purposes of this Section, the following definitions apply:

19 (1) "Evidence-based home visiting program" means a home visiting program
20 model that meets the criteria of the United States Department of Health and Human
21 Services for evidence-based early childhood home visiting service delivery models
22 as listed on the Home Visiting Evidence of Effectiveness registry.

23 (2) "Health coverage plan" means the same as the term is defined in R.S.
24 22:1059.

25 Section 2. The provisions of this Act apply to any new policy, contract, or health
26 coverage plan issued on and after January 1, 2027. Any policy, contract, or health coverage
27 plan in effect prior to January 1, 2027, shall convert to conform to the provisions of this Act
28 on or before the renewal date, but no later than January 1, 2028.

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 382 Engrossed

2025 Regular Session

Bayham

Abstract: Requires health insurance coverage for home visiting services for newborns and children up to age three.

Proposed law outlines legislative findings. Describes home visiting services as evidence-based deliveries of services to families of newborns or families expecting newborns. Provides that such services are supplied by trained professionals and begin from the 28th week of pregnancy up to six weeks after birth, and continuing up to two to five years old.

Proposed law provides that certain professional societies and federal agencies have recognized the well-established benefits of support services provided by voluntary home visiting programs. Makes a connection between home visitation and social impacts, stating that home visits decrease the need for unnecessary emergency healthcare, public assistance programs, social and mental welfare programs, and juvenile corrections. Further provides that home visits have positive impacts on indicators of cognitive development and behavior.

Proposed law provides that the state of La. currently ranks among one of the highest maternal and infant mortality rates in the U.S., and the state is compelled and obligated to promote practices that improve maternal and infant health outcomes.

Proposed law requires a health coverage plan (plan) that provides benefits for maternity services to cover voluntary home visiting services provided through a home visiting program. Requires coverage to include at least one visit during a newborn's first three months of life, with opportunity for the family to choose follow-up visits, and at least one follow-up visit no later than three months after the last visit. Authorizes a plan to limit the total number of visits to a maximum of five visits from birth to age three.

Proposed law authorizes a plan to apply annual deductibles, coinsurance, and copayment provisions consistent with those established under the plan. Further authorizes a plan to provide a coverage limit of \$1,500 per pregnancy or childbirth.

Proposed law prohibits coverage requirements from precluding a home visiting program from operating in the state of La. Authorizes a home visiting program to practice and forego eligible reimbursement via a plan. Further authorizes a program to provide services within the state to the client or population desiring its services if the program aligns with an evidence-based home visiting model.

Proposed law authorizes a health insurance issuer or plan to establish criteria for home visiting services if the criteria allow at least one provider to be covered by the plan.

Proposed law authorizes a health insurance issuer or plan to determine its process for reimbursement of expenses by use of certain methods or arrangements described in proposed law.

Proposed law defines "evidence-based home visiting program" and "health coverage plan".

Proposed law applies to any new policy, contract, program, or plan issued on and after Jan. 1, 2027. Requires any policy, contract, or plan in effect prior to Jan. 1, 2027, to convert to conform to proposed law on or before the renewal date, but no later than Jan. 1, 2028.

(Adds R.S. 22:1059.6)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Remove language that authorized insurers to cover evidence-based home visiting programs beginning in early pregnancy or extending beyond the child's age of three.