

2025 Regular Session

HOUSE BILL NO. 357

BY REPRESENTATIVE FREEMAN

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

INSURANCE/HEALTH: Requires health insurance coverage for integrative cancer treatments

1 AN ACT

2 To enact R.S. 22:1077.4, relative to integrative treatments for cancer; to require health
3 insurance coverage for such treatments; to require coverage for Medicare enrollees;
4 to provide for definitions; to provide for applicability and effectiveness; and to
5 provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1077.4 is hereby enacted to read as follows:

8 §1077.4. Required coverage for integrative cancer treatments; acupuncture; cooling
9 systems; cryotherapy; dental services

10 A. A health insurance issuer offering health coverage plans in this state that
11 provide hospital, medical, or surgical benefits for individuals covered under a
12 respective plan shall provide coverage for integrative cancer treatments, including
13 acupuncture, cryotherapy, dental services, and scalp cooling systems used in
14 connection with medical treatment for cancer when such treatments are
15 recommended by nationally recognized cancer treatment guidelines. Coverage
16 provided pursuant to this Section may be subject to annual deductibles, coinsurance,
17 and copayments consistent with those established under the health coverage plan.
18 The provisions of this Section apply to individuals eligible for Medicare coverage.

1 B. Dental services include dental evaluations and, if deemed appropriate,
2 subsequent treatments or extractions for patients requiring bisphosphonates in cancer
3 treatments when medically necessary to treat the individual's condition.

4 C. For the purposes of this Section, "scalp cooling system" means any device
5 used to cool the human scalp to prevent or reduce hair loss during chemotherapy
6 treatment for cancer, provided that such device is designed and intended for repeated
7 use and is primarily and customarily used to serve a medical purpose.

8 Section 2. The provisions of this Act apply to any new policy, contract, or health
9 coverage plan issued on and after January 1, 2026. Any policy, contract, or health coverage
10 plan in effect prior to January 1, 2026, shall convert to conform to the provisions of this Act
11 on or before the renewal date, but no later than January 1, 2027.

12 Section 3. This Act shall become effective on January 1, 2026.

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 357 Engrossed

2025 Regular Session

Freeman

Abstract: Requires health insurers, including Medicare provider organizations, to cover integrative cancer treatments in combination with medical treatment for cancer.

Proposed law requires a health insurance issuer offering health coverage plans in the state of La. that provide hospital, medical, or surgical benefits to cover integrative cancer treatments, including acupuncture, scalp cooling systems, cryotherapy, and dental services when such treatments are combined with medical treatment for cancer and are recommended by nationally recognized cancer treatment guidelines. Applies to treatments for persons eligible for Medicare coverage.

Proposed law requires coverage for dental evaluations and, if deemed appropriate, subsequent treatments or extractions requiring bisphosphonates.

Proposed law authorizes health coverage plans to apply annual deductibles, coinsurance, and copayments established under the plan.

Proposed law applies to any new policy, contract, or plan issued on and after Jan. 1, 2026. Requires any policy, contract, or plan in effect prior to Jan. 1, 2026, to convert to conform to proposed law on or before the renewal date, but no later than Jan. 1, 2027.

Effective January 1, 2026.

(Adds R.S. 22:1077.4)

Summary of Amendments Adopted by House

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

1. Require covered treatments to be recommended by nationally recognized cancer treatment guidelines.
2. Remove application to Medicaid enrollees.
3. Apply proposed law to any new policy, contract, or plan issued on and after Jan. 1, 2026, and require existing policies to conform with proposed law by Jan. 1, 2027.