

HOUSE SUMMARY OF SENATE AMENDMENTS

HB 467

2025 Regular Session

Hilferty

INSURANCE/HEALTH: Requires health insurance coverage for amino acid-based elemental formulas

Synopsis of Senate Amendments

1. Requires employers to provide health insurance coverage for the spouses and children of firemen and law enforcement officers killed in the line of duty.
2. Requires the office of risk management to pay extraordinary medical and dental expenses for firemen and law enforcement officers injured in the line of duty.

Digest of Bill as Finally Passed by Senate

Proposed law requires a health insurance issuer offering health coverage plans (plans) that provide benefits for maternity services to cover amino acid-based elemental formulas, regardless of formula delivery method, if a treating physician issues a written order stating that the formula is medically necessary to treat a child aged two or younger for certain mediated allergies of the gastrointestinal tract. Requires the child to have a diagnosis from a board-certified allergist or gastroenterologist.

Proposed law requires coverage through Medicaid plans and provider organizations.

Proposed law authorizes plans and Medicaid provider organizations to apply annual deductibles, coinsurance, copayments, or other established cost-sharing mechanisms.

Proposed law requires coverage on a basis no less favorable than the basis on which prescription drugs and other medications and related services are covered, and to the same extent that coverage is provided for drugs that are available only on the orders of a physician.

Proposed law authorizes a utilization review agent acting on behalf of a plan issuer or Medicaid provider organization to review a treating physician's determination of the medical necessity for using amino acid-based elemental formulas to treat an infant or child diagnosed pursuant to proposed law.

Proposed law applies to any new policy, contract, or plan issued on and after Jan. 1st immediately following the effective date of proposed law. Requires any policy, contract, or plan in effect prior to Jan. 1st to conform with proposed law on or before the renewal date, but no later than 359 days after Jan. 1st in which proposed law becomes effective.

Proposed law requiring health insurance coverage for amino acid-based elemental formulas becomes effective upon appropriation of funds by the legislature.

Proposed law requires the employer of a fireman or law enforcement officer who dies from a duty-related injury to provide health insurance coverage for the surviving spouse for life, and for surviving children, including stepchildren and adopted children, while they are under 18, or under 23 and in college, or if they are disabled. Requires coverage equal to that offered to active employees.

Proposed law applies only to parishes with a population between 240,000 and 255,000 based on the latest decennial census, and is retroactive to Jan. 1, 2017.

Proposed law authorizes surviving spouses and guardians to decline coverage.

Proposed law requiring health insurance coverage for spouses and children of firemen and law enforcement officers killed in the line of duty becomes effective upon signature of the governor or lapse of time for gubernatorial action.

Proposed law requires the office of risk management to pay extraordinary medical and dental expenses for firemen and law enforcement officers injured in the line of duty.

Proposed law requires payment up to \$50,000 for extraordinary medical and dental expenses not covered by workers' compensation or employer health insurance. Requires the Law Enforcement Officers and Firemen's Survivor Benefit Review Board, provided for in present law (R.S. 40:1665.3), to review and decide claims by unanimous vote. Further provides for no payment of benefits if the injury resulted from the officer's misconduct, gross negligence, or intoxication.

Proposed law is retroactive to injuries occurring on or after Jan. 1, 2023.

Proposed law requiring the office of risk management to pay extraordinary medical and dental expenses for injuries becomes effective on July 1, 2025.

(Adds R.S. 22:1059.6, R.S. 39:1533(A)(3), and R.S. 40:1081.13, 1665(D), 1665.2(H) and 1668.1)