
DIGEST

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HB 467 Engrossed

2025 Regular Session

Hilferty

Abstract: Requires health insurers, including Medicaid provider organizations, to cover amino acid-based elemental formulas for children aged two and younger with certain diagnoses.

Proposed law requires a health insurance issuer offering health coverage plans (plans) that provides 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 to food proteins or other disorders affecting the absorptive abilities of the gastrointestinal tract. Requires the child to have a diagnosis from a board-certified allergist or gastroenterologist.

Proposed law applies to 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 of the use of an amino acid-based elemental formula for the treatment of a covered infant or child who is diagnosed pursuant to proposed law.

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.

(Adds R.S. 22:1059.6 and R.S. 40:1081.13)

Summary of Amendments Adopted by House

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

1. Specify coverage for children aged two years and younger and require such children to have a diagnosis from a board-certified allergist or gastroenterologist.

2. Apply proposed law to new policies, contracts, or plans issued on and after Jan. 1, 2026.
Require existing policies, contracts, or plans to conform with proposed law by Jan. 1, 2027.