

GREEN SHEET REDIGEST

HB 382

2025 Regular Session

Bayham

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

DIGEST

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.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill

1. Make technical changes.