

HOUSE SUMMARY OF SENATE AMENDMENTS

HB 357

2025 Regular Session

Freeman

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

Synopsis of Senate Amendments

1. Adds provision that subjects coverage to prior authorization under the insurer's health plan.
2. Removes coverage relative to Medicare enrollees.
3. Adds provision that allows health insurers to limit coverage of acupuncture to 15 visits per plan year unless additional treatments are recommended by nationally recognized cancer treatment guidelines.
4. Makes technical changes.

DIGEST

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, and cryotherapy when such treatments are combined with medical treatment for cancer and are recommended by nationally recognized cancer treatment guidelines. Does not apply to treatments for persons eligible for Medicare coverage.

Proposed law authorizes health coverage plans to apply annual deductibles, coinsurance, copayments, and prior authorization previously 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.

Proposed law provides that a health insurance issuer may limit coverage for acupuncture treatment for active treatment of cancer to 15 visits per plan year, unless additional treatments are recommended by nationally recognized cancer guidelines and the treating physician.

Effective January 1, 2026.

(Adds R.S. 22:1077.4)