

HOUSE SUMMARY OF SENATE AMENDMENTS

HB 408

2025 Regular Session

Dickerson

INSURANCE/HEALTH: Requires health insurance coverage relative to pediatric acute-onset neuropsychiatric syndrome and related conditions

Synopsis of Senate Amendments

1. Removes legislative findings from codification.
2. Recommends factors insurers may use in determining coverage.
3. Limits intravenous immunoglobulin treatments to not more than 3 monthly courses unless additional treatment is deemed medically necessary.
4. Provides for applicability to new and existing policies.
5. Names proposed law "The Gillian Guiffreda Act."
6. Makes technical changes.

Digest of Bill as Finally Passed by Senate

Proposed law outlines legislative findings. Provides that symptoms of PANS, PANDAS, and types of AE cause disruption to the neurological functioning of children. Provides that symptoms include but are not limited to episodes of anxiety, seizures, depression, and personality changes. Further provides that symptoms worsen with episodes.

Proposed law states that younger children are often misdiagnosed with autism and many children meet criteria for state disability services because their symptoms are not solely attributable to mental illness.

Proposed law provides that studies have found several therapies and treatments to be effective in resolving symptoms, including but not limited to antibiotic therapy, intravenous immunoglobulin treatments, antidepressant medications, cognitive behavioral therapies, and plasma exchange.

Proposed law provides that early treatment is important to prevent permanent brain injury and nervous system damage, cognitive decline, and mental illness that may persist into adulthood and potentially death.

Proposed law requires health coverage plans issued in this state to provide coverage for PANS, PANDAS, and other types of AE, including but not limited to the use of intravenous immunoglobulin therapy. Further authorizes coverage to require annual deductibles, coinsurance, and copayment provisions as established under the health coverage plan.

Proposed law defines "autoimmune encephalitis" or "AE", "health coverage plan", "pediatric acute-onset neuropsychiatric syndrome" or "PANS", and "pediatric acute-onset neuropsychiatric disorders associated with streptococcal infections" or "PANDAS".

Proposed law recommends factors that insurers may use in determining coverage for certain treatments.

Proposed law allows insurers to limit intravenous immunoglobulin treatments to 3 monthly courses, unless additional treatment is deemed medically necessary.

Proposed law applies to new policies, contracts, or plans issued on and after Jan. 1, 2026.
Requires existing policies, contracts, or plans to conform with proposed law by Jan. 1, 2027.

Proposed law may be cited as "The Gillian Guiffreda Act."

(Adds R.S. 22:1028.6)