

2025 Regular Session

HOUSE BILL NO. 408

BY REPRESENTATIVES DICKERSON, BAMBURG, BAYHAM, BERAULT, BILLINGS, BOYD, BOYER, BRAUD, BUTLER, CARRIER, WILFORD CARTER, CARVER, CHASSION, CHENEVERT, COX, DAVIS, EDMONSTON, EGAN, FIRMENT, FREIBERG, GLORIOSO, HORTON, MIKE JOHNSON, KERNER, KNOX, LACOMBE, LAFLEUR, MANDIE LANDRY, LARVADAIN, LYONS, MCMAKIN, MENA, MILLER, MOORE, NEWELL, PHELPS, SCHLEGEL, SPELL, ST. BLANC, STAGNI, TAYLOR, THOMPSON, WALTERS, AND WYBLE AND SENATORS BARROW, BASS, DUPLESSIS, EDMONDS, FOIL, MYERS, TALBOT, AND WHEAT

1 AN ACT

2 To enact R.S. 22:1028.6, relative to health insurance; to require coverage of therapies and  
3 treatments for pediatric acute-onset neuropsychiatric syndrome and related types of  
4 autoimmune encephalitis; to provide for legislative findings; to provide for  
5 definitions; to provide for applicability; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. The legislature hereby finds and affirms the following:

8 (1) Symptoms of PANS, PANDAS, and other types of AE cause disruption  
9 to a child's neurological functioning and may appear in episodes of anxiety,  
10 incontinence, seizures, confusion, depression, tics, personality changes, declines in  
11 school performance, and changes in sensory sensitivities. The symptoms may worsen  
12 or extend with each episode.

13 (2) Younger children are often misdiagnosed as having autism and many  
14 affected children meet criteria for state disability services because their symptoms  
15 are not solely attributable to mental illness.

16 (3) Studies have found several therapies and treatments to be effective in  
17 resolving symptoms, including but not limited to antibiotic therapy, intravenous

immunoglobulin treatments, antidepressant medications, cognitive behavioral therapies, and plasma exchange.

(4) Early treatment is important to prevent permanent brain injury and nervous system damage, cognitive decline, and mental illness that may persist into adulthood and death because the conditions are potentially fatal.

Section 2. R.S. 22:1028.6 is hereby enacted to read as follows:

§1028.6. Required coverage for pediatric acute-onset neuropsychiatric syndrome (PANS); pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS); types of autoimmune encephalitis (AE)

A. Every health coverage plan renewed, delivered, or issued for delivery in this state shall provide coverage for PANS, PANDAS, and other types of AE, including but not limited to the use of intravenous immunoglobulin therapy. The coverage provided in this Section may be subject to annual deductibles, coinsurance, and copayment provisions as are consistent and established under the health coverage plan.

B.(1) In making determinations of coverage for PANDAS, PANS, and other types of AE, insurers may consider but not require strict adherence to other treatment options or recommendations developed by a medical professional consortium convened for the purposes of researching, identifying, and publishing best practice standards for diagnosis and treatment of these disorders, such as the PANDAS Physician Network. The treatment should be based on evidence of positive patient outcomes.

(2) A health coverage plan may limit intravenous immunoglobulin treatments to no more than three monthly courses of treatment, unless additional treatment is deemed medically necessary based on a clinical review using such guidelines.

C. For the purposes of this Section, the following terms apply:

(1) "Autoimmune encephalitis" or "AE" means any type of post infectious encephalitis where the immune system attacks the brain.

(2) "Health coverage plan" means any hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan,

1 contract, or other agreement with a health maintenance organization or a preferred  
2 provider organization, health and accident insurance policy, or any other insurance  
3 contract of this type in this state, including a group insurance plan and a  
4 self-insurance plan. "Health coverage plan" does not include the Office of Group  
5 Benefits programs, a plan providing coverage for excepted benefits as defined in  
6 R.S. 22:1061, limited benefits health insurance plans, or short-term policies that have  
7 a term of less than twelve months.

8 (3) "Pediatric acute-onset neuropsychiatric syndrome" or "PANS" means a  
9 condition defined by the sudden onset of obsessive-compulsive symptoms or severe  
10 eating restrictions, along with at least two other cognitive, behavioral, or  
11 neurological symptoms.

12 (4) "Pediatric acute-onset neuropsychiatric disorders associated with  
13 streptococcal infections" or "PANDAS" means a condition where there is evidence  
14 of an abnormal autoimmune or inflammatory response in the brain following  
15 streptococcal infections.

16 D. This Section shall be known and may be cited as the "The Gillian  
17 Guiffreda Act."

18 Section 3. The provisions of this Act apply to any new policy, contract, or health  
19 coverage plan issued on or after January 1, 2026. Any policy, contract, or health coverage  
20 plan in effect prior to January 1, 2026, shall convert to conform to the provisions of this Act  
21 on or before the renewal date, but no later than January 1, 2027.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_