

2026 Regular Session

HOUSE BILL NO. 909

BY REPRESENTATIVE SPELL

INSURANCE: Required coverage for behavioral health crisis services

1 AN ACT

2 To enact R.S. 22:1059.8, relative to the health insurance coverage; to require coverage for  
3 behavioral health crisis services; to establish requirements of coverage for a health  
4 insurance issuer; to provide for provider eligibility; to provide for definitions; and  
5 to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1059.8 is hereby enacted to read as follows:

8 §1059.8. Required coverage for behavioral health crisis services

9 A. (1) A health insurance issuer, in this state, shall include coverage for  
10 mobile crisis response and behavioral health crisis care services provided by eligible  
11 providers.

12 (2) The coverage required pursuant to this Section may be subject to annual  
13 deductibles, coinsurance, and copayment provisions as are consistent with those  
14 established by the health insurance issuer.

15 (3) Prior authorization shall not be required for mobile crisis response and  
16 behavioral health crisis care services as defined in this section.

17 (4) The requirements established by a health insurance issuer to insure the  
18 mobile crisis response and behavioral health crisis care services provided by eligible  
19 providers shall not preclude either of these services from operating in this state.

1           (5) A health insurance issuer, in its discretion, may determine its method for  
2           reimbursements for expenses incurred for services provided pursuant to this Section.

3           B(1). In order to be eligible to provide mobile crisis response services, a  
4           provider shall be licensed in accordance with R.S. 40:2152 et seq. and shall  
5           coordinate and share information with the Louisiana Department of Health  
6           sanctioned Crisis Hub.

7           (2). In order to be eligible to provide behavioral health crisis care services,  
8           a provider shall be licensed in accordance with R.S. 40:2152 et seq. or R.S.  
9           40:2180.11 et seq. and shall coordinate and share information with the Louisiana  
10           Department of Health sanctioned Crisis Hub.

11           C. For the purposes of this Section, the following terms have the meanings  
12           ascribed to them:

13           (1) “Behavioral Health Crisis Care” means an initial or emergency crisis  
14           response intended to provide relief, resolution and intervention through crisis  
15           supports and services during the first phase of a crisis in the community for adults.

16           (a) Services are recovery-oriented and time-limited for up to twenty-three  
17           hours per intervention, generally addressing a single episode that enables an  
18           individual to return home with community-based services for support or be  
19           transitioned to a higher level of care as appropriate if the crisis is unable to be  
20           resolved.

21           (b) Eligible providers operate twenty-four hours per day, seven days a week  
22           as a walk-in center providing short-term mental health crisis response, offering a  
23           community-based voluntary home-like alternative to more restrictive settings.

24           (c) Eligible providers must be licensed in accordance with R.S. 40:1252 et  
25           seq. or R.S. 40:2180.11 et seq. and must coordinate and share information with the  
26           Louisiana Department of Health sanctioned Crisis Hub.

27           (2) “Health insurance issuer” means any entity that offers health insurance  
28           coverage through a policy or certificate of insurance subject to state law that  
29           regulates the business of insurance.



Proposed law establishes eligibility criteria for health insurance issuers to provide mobile crisis response and for behavioral health crisis services.

Proposed law provides terms applicable to provide mobile crisis response and for behavioral health crisis services.

Proposed law provides effective date of July, 1, 2027 for coverage applicability.

(Adds R.S. 22:1059.8)