

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 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; to  
5 provide for an effective date; and 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           (6) In determining coverage, a health insurance issuer may require the  
4           treating provider to provide documentation of all of the following:

5                   (a) The presence of a behavioral health crisis at the time of service.

6                   (b) The medical necessity of the intervention.

7                   (c) A disposition and follow-up plan.

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

12           (2) In order to be eligible to provide behavioral health crisis care services,  
13           a provider shall be licensed in accordance with R.S. 40:2152 et seq. or R.S.  
14           40:2180.11 et seq. and shall coordinate and share information with the Louisiana  
15           Department of Health sanctioned Crisis Hub.

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

18                   (1)(a) "Behavioral health crisis care" means an initial or emergency crisis  
19           response intended to provide relief, resolution, and intervention through crisis  
20           supports and services during the first phase of a crisis in the community for adults.

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

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

1           (d) Eligible providers must be licensed in accordance with R.S. 40:2152 et  
2           seq. or R.S. 40:2180.11 et seq. and must coordinate and share information with the  
3           Louisiana Department of Health sanctioned Crisis Hub.

4           (2)(a) "Health insurance issuer" means any entity that offers health insurance  
5           coverage through a policy or certificate of insurance subject to state law that  
6           regulates the business of insurance.

7           (b) For purposes of this Section, a "health insurance issuer" includes a health  
8           maintenance organization, as defined and licensed pursuant to Subpart I of Part I of  
9           Chapter 2 of this Title, nonfederal government plans, and the Office of Group  
10          Benefits.

11          (3)(a) "Louisiana Department of Health sanctioned Crisis Hub" means the  
12          statewide crisis line that acts as the primary access point for behavioral health crisis  
13          services through a process of triage, referral, and dispatch.

14          (b) The crisis line is available twenty-four hours per day, seven days a week  
15          and collaborates with health coverage plans and crisis providers to track data and  
16          ensure coordination of supports.

17          (4)(a) "Mobile crisis response" means an initial or emergency crisis response  
18          intended to provide relief, resolution, and intervention through crisis supports and  
19          services during the first phase of a crisis in the community for children and adults.

20          (b) Mobile crisis response is a face-to-face, time-limited service provided to  
21          an individual who is experiencing a psychiatric crisis due to mental health or  
22          substance use until the individual experiences sufficient relief or resolution and the  
23          individual can remain in the community and return to existing services or be linked  
24          to an alternative behavioral health service.

25          Section 2. The provisions of this Act shall become effective on July 1, 2027.

## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 909 Engrossed

2026 Regular Session

Spell

**Abstract:** Requires coverage for mobile crisis response and behavioral health crisis services.

Proposed law requires health insurance issuers to provide coverage for mobile crisis response and behavioral health crisis services.

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 allows a health insurance issuer, when determining coverage, to require the treating provider to provide documentation of all of the following:

- (1) The presence of a behavioral health crisis at the time of service.
- (2) The medical necessity of the intervention.
- (3) A disposition and follow-up plan.

Effective July, 1, 2027.

(Adds R.S. 22:1059.8)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Provide that when determining coverage, a health insurance issuer may require the treating provider to provide documentation of all of the following:
  - (a) The presence of a behavioral health crisis at the time of service.
  - (b) The medical necessity of the intervention.
  - (c) A disposition and follow-up plan.
2. Make technical changes.