

GREEN SHEET REDIGEST

HB 909

2026 Regular Session

Spell

INSURANCE: Required coverage for behavioral health crisis services.

DIGEST

Proposed law requires insurance coverage for mobile crisis response and behavioral health crisis care services.

Proposed law prohibits insurers from requiring prior authorization.

Proposed law allows a health insurance issuer to require documentation of the crisis prior to reimbursement.

Proposed law requires providers of behavioral health crisis services to be licensed in this state. Further requires providers to coordinate and share information with the La. Dept. of Health sanctioned Crisis Hub.

Proposed law defines "behavioral health crisis care", "health insurance issuer", "La. Dept. of Health sanctioned Crisis Hub", and "mobile crisis response".

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.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill

1. Make technical changes.