

2026 Regular Session

HOUSE BILL NO. 909

BY REPRESENTATIVES SPELL AND CHASSION AND SENATORS BARROW,
BOUDREAUX, JACKSON-ANDREWS, JENKINS, MIZELL, MYERS, PRESSLY,
AND PRICE

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 offering health coverage plans in this state
10 shall include coverage for mobile crisis response and behavioral health crisis care
11 services provided by eligible 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.

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

22 (6) In determining coverage, a health insurance issuer may require the
23 treating provider to provide documentation of all of the following:

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

25 (b) The medical necessity of the intervention.

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

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

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

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

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

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

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

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

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

29 (b) For purposes of this Section, a "health insurance issuer" includes a health
30 maintenance organization, as defined and licensed pursuant to Subpart I of Part I of

1 Chapter 2 of this Title, nonfederal government plans, and the Office of Group
2 Benefits.

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

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

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

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

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

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____