RÉSUMÉ DIGEST

ACT 853 (HB 909) **2026 Regular Session** **Spell**

New law mandates that health insurance issuers providing health coverage plans within this state are required to cover mobile crisis response services and behavioral health crisis care services, provided such services are delivered by licensed and eligible providers.

New law stipulates that such coverage may be subject to deductibles, coinsurance, and copayments that align with those established by the insurance provider.

New law prohibits health insurance issuers from mandating prior authorization for mobile crisis response services and behavioral health crisis care services. New law authorizes health insurance issuers to establish reimbursement methodologies for covered services.

New law authorizes health insurance issuers to require documentation from the treating provider, which must include the following elements:

(1) Verification of the existence of a behavioral health crisis at the time services were performed.

(2) Evidence supporting the medical necessity of the intervention.

(3) A defined disposition plan and a clearly articulated follow-up strategy.

New law stipulates that providers offering mobile crisis response services and behavioral health crisis care services are required to obtain licensure in accordance with applicable state regulations and must engage in coordinated information sharing with the Crisis Hub sanctioned by the Louisiana Department of Health. New law specifies that mandated coverage not impose any conditions that would inhibit the provision of mobile crisis response or behavioral health crisis care services within this state.

New law establishes definitions for the terms "behavioral health crisis care", "health insurance issuer", "Louisiana Department of Health-sanctioned Crisis Hub", and "mobile crisis response".

Effective July 1, 2027.

(Adds R.S. 22:1059.8)