
DIGEST

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Kleckley

HB No. 318

Abstract: Requires health insurance coverage of prosthetic devices and prosthetic services. Requires parity for such coverage with other benefits provided under the plan, including co-payments, deductibles, and annual or lifetime dollar maximums on coverage.

Proposed law requires that any health coverage plan issued for delivery, delivered, renewed, or otherwise contracted for in this state on or after Jan. 1, 2009, provide coverage for prosthetic devices and prosthetic services. Provides that limits of such coverage shall be determined by a functional limit test for medical necessity, including the patient's past history, current condition, and desire to ambulate.

Proposed law allows a plan to require prior authorization for prosthetic devices and services in the same manner that prior authorization is required for any other covered benefit. Authorizes a plan to impose co-payments or deductibles on prosthetic devices and prosthetic services and for repair and replacement of prosthetic devices, but requires that such amounts not be greater or more restrictive than the co-payments and deductibles that apply to other benefits under the plan, unless repair and replacement are necessitated by misuse or loss.

Proposed law requires a plan to include a requirement that prosthetic devices be provided by an accredited facility and that prosthetic services be prescribed by a licensed physician and provided by an accredited facility. Requires that a plan contain a provision that prosthetic devices be obtained from not less than two distinct accredited facilities in the plan's provider network.

Proposed law requires that coverage of prosthetic devices be no more restrictive than the provisions of a health coverage plan that apply to other benefits. Prohibits an insurer from imposing an annual or lifetime dollar maximum on coverage for prosthetic devices or services other than an annual or lifetime dollar maximum that applies to all terms and services covered under the policy.

Proposed law defines "health coverage plan" as any hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, contract or agreement with a health maintenance organization or a preferred provider organization, health and accident insurance policy, or any other insurance contract of this type, including a group insurance plan, a self-insurance plan, and the Office of Group Benefits programs.

Proposed law also defines "accredited facility" as any entity that is accredited by the American Board for Certification in Orthotics and Prosthetics, Inc. or by the Board for Orthotist/Prosthetist

Certification and that provides prosthetic devices or prosthetic services. Further defines "accredited facility", "prosthetic devices", and "prosthetic services".

Proposed law specifies that it shall not apply to individually underwritten, guaranteed renewable limited benefit health insurance policies.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Adds R.S. 22:215.26)