

Senate File 2084 - Introduced

SENATE FILE 2084

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A BILL FOR

1 An Act relating to health care benefits coverage for specified
2 pediatric autoimmune neuropsychiatric disorders.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.35 Pediatric autoimmune
2 neuropsychiatric disorders associated with streptococcal
3 infections and pediatric acute-onset neuropsychiatric syndrome
4 — coverage.

5 1. As used in this section, unless the context otherwise
6 requires:

7 a. *“Covered person”* means the same as defined in section
8 514J.102.

9 b. *“Health care professional”* means the same as defined in
10 section 514J.102.

11 c. *“Health carrier”* means the same as defined in section
12 514J.102.

13 d. *“Pediatric acute-onset neuropsychiatric syndrome”* or
14 *“PANS”* means a class of acute-onset obsessive compulsive or tic
15 disorders or other behavioral changes presenting in a child
16 that are not otherwise explained by another known neurologic or
17 medical disorder.

18 e. *“Pediatric autoimmune neuropsychiatric disorders
19 associated with streptococcal infections”* or *“PANDAS”* means
20 a condition in which a streptococcal infection in a child
21 causes the abrupt onset of clinically significant obsessions,
22 compulsions, tics, or other neuropsychiatric symptoms or
23 behavioral changes, or a relapsing and remitting course of
24 symptom severity.

25 2. Notwithstanding the uniformity of treatment requirements
26 of section 514C.6, a health carrier that offers individual,
27 group, or small group contracts, policies, or plans in this
28 state that provide for third-party payment or prepayment
29 of health or medical expenses shall offer coverage for the
30 diagnosis and treatment of PANS and PANDAS as recommended by
31 a health care professional for a covered person who is age
32 eighteen or younger.

33 3. a. This section shall apply to the following classes
34 of third-party payment provider contracts, policies, or plans
35 delivered, issued for delivery, continued, or renewed in this

1 state on or after January 1, 2021:

2 (1) Individual or group accident and sickness insurance
3 providing coverage on an expense-incurred basis.

4 (2) An individual or group hospital or medical service
5 contract issued pursuant to chapter 509, 514, or 514A.

6 (3) An individual or group health maintenance organization
7 contract regulated under chapter 514B.

8 (4) A plan established for public employees pursuant to
9 chapter 509A.

10 b. This section shall not apply to accident-only,
11 specified disease, short-term hospital or medical, hospital
12 confinement indemnity, credit, dental, vision, Medicare
13 supplement, long-term care, basic hospital and medical-surgical
14 expense coverage as defined by the commissioner, disability
15 income insurance coverage, coverage issued as a supplement
16 to liability insurance, workers' compensation or similar
17 insurance, or automobile medical payment insurance.

18 4. The commissioner of insurance shall adopt rules pursuant
19 to chapter 17A as necessary to administer this section.

20 EXPLANATION

21 The inclusion of this explanation does not constitute agreement with
22 the explanation's substance by the members of the general assembly.

23 This bill relates to health care coverage benefits for
24 pediatric acute-onset neuropsychiatric syndrome (PANS) and
25 pediatric autoimmune neuropsychiatric disorders associated with
26 streptococcal infections (PANDAS).

27 The bill defines "PANS" as a class of acute-onset obsessive
28 compulsive or tic disorders or other behavioral changes
29 presenting in a child that are not otherwise explained by
30 another known neurologic or medical disorder. "PANDAS" is
31 defined as a condition in which a streptococcal infection in
32 a child causes the abrupt onset of clinically significant
33 obsessions, compulsions, tics, or other neuropsychiatric
34 symptoms or behavioral changes, or a relapsing and remitting
35 course of symptom severity.

1 The bill requires a health carrier that offers individual,
2 group, or small group contracts, policies, or plans in this
3 state that provide for third-party payment or prepayment of
4 health or medical expenses to offer coverage for the diagnosis
5 and treatment of PANS and PANDAS as recommended by a health
6 care professional for a covered person who is age 18 or
7 younger.

8 The bill applies to third-party payment provider contracts,
9 policies, or plans delivered, issued for delivery, continued,
10 or renewed in this state on or after January 1, 2021, by the
11 third-party payment providers enumerated in the bill.

12 The bill specifies the types of specialized health-related
13 insurance which are not subject to the bill's coverage
14 requirements.

15 The commissioner of insurance is required to adopt rules to
16 administer the provisions of the bill.