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

1. As used in this section, unless the context otherwise requires:
   a. "Covered person" means the same as defined in section 514J.102.
   b. "Health care professional" means the same as defined in section 514J.102.
   c. "Health carrier" means the same as defined in section 514J.102.
   d. "Pediatric acute-onset neuropsychiatric syndrome" or "PANS" means a class of acute-onset obsessive compulsive or tic disorders or other behavioral changes presenting in a child that are not otherwise explained by another known neurologic or medical disorder.
   e. "Pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections" or "PANDAS" means a condition in which a streptococcal infection in a child causes the abrupt onset of clinically significant obsessions, compulsions, tics, or other neuropsychiatric symptoms or behavioral changes, or a relapsing and remitting course of symptom severity.

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

3. a. This section shall apply to the following classes of third-party payment provider contracts, policies, or plans delivered, issued for delivery, continued, or renewed in this state.
state on or after January 1, 2021:

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

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

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

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

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

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

EXPLANATION

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

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

The bill defines “PANS” as a class of acute-onset obsessive compulsive or tic disorders or other behavioral changes presenting in a child that are not otherwise explained by another known neurologic or medical disorder. “PANDAS” is defined as a condition in which a streptococcal infection in a child causes the abrupt onset of clinically significant obsessions, compulsions, tics, or other neuropsychiatric symptoms or behavioral changes, or a relapsing and remitting course of symptom severity.
The bill requires a health carrier that offers individual, group, or small group contracts, policies, or plans in this state that provide for third-party payment or prepayment of health or medical expenses to offer coverage for the diagnosis and treatment of PANS and PANDAS as recommended by a health care professional for a covered person who is age 18 or younger.

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

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

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