

House File 2314 - Introduced

HOUSE FILE 2314
BY BARKER

A BILL FOR

- 1 An Act relating to health insurance coverage for
- 2 specified pediatric autoimmune neuropsychiatric disorders and
- 3 postinfectious autoimmune encephalopathy.
- 4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 Section 1. NEW SECTION. **514C.37 Pediatric autoimmune**
2 **neuropsychiatric disorders and associated conditions —**
3 **coverage.**

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

6 a. "Covered person" means the same as defined in section
7 514J.102.

8 b. "Health care professional" means the same as defined in
9 section 514J.102.

10 c. "Health carrier" means the same as defined in section
11 514J.102.

12 d. "Pediatric acute-onset neuropsychiatric syndrome" or
13 "PANS" means a clinically defined disorder characterized by
14 the sudden onset of obsessive-compulsive symptoms or eating
15 restrictions accompanied by two or more symptoms of either one
16 or both of the following:

17 (1) Acute behavioral deterioration.

18 (2) Motor and sensory changes.

19 e. "Pediatric autoimmune neuropsychiatric disorders
20 associated with streptococcal infections" or "PANDAS" means a
21 term used to describe a subset of children and adolescents within
22 the broader PANS classification.

23 2. a. Notwithstanding the uniformity of treatment
24 requirements of section 514C.6, a health carrier that offers
25 individual, group, or small group contracts, policies, or
26 plans in this state that provide for third-party payment
27 or prepayment of health or medical expenses shall offer
28 coverage for the diagnosis and treatment of PANS, PANDAS, and
29 postinfectious autoimmune encephalopathy as recommended by a
30 covered person's health care professional as medically necessary
31 and that is consistent with the standard of medical care
32 and protocols established in collaboration with the national
33 institute of mental health, the children's postinfectious
34 autoimmune encephalopathy center of excellence, and the PANDAS
35 physicians network. Treatment may include but is not limited

1 to antibiotics, drugs and behavioral therapies to manage
2 neuropsychiatric symptoms, plasma exchange, and immunoglobulin.

3 b. Coverage required under paragraph "a" shall not be denied
4 or delayed because the covered person has received any treatment,
5 including the same or similar treatment, for PANS, PANDAS, or
6 postinfectious autoimmune encephalopathies.

7 c. Coverage required under paragraph "a" shall not be denied
8 or delayed because the covered person has also been diagnosed
9 with or receives treatment for a medical condition other than
10 PANS, PANDAS, or postinfectious autoimmune encephalopathies.

11 d. Coverage required under paragraph "a" shall not be limited
12 over a covered person's lifetime unless by policy period, or
13 because the covered person's health care professional determines
14 that the covered person is no longer benefiting from the
15 treatment recommended by the health care professional.

16 3. This section shall not be construed to prohibit a
17 health carrier from requesting treatment notes, and anticipated
18 treatment duration outcome information, from a covered person's
19 health care professional.

20 4. a. This section shall apply to the following classes
21 of third-party payment provider contracts, policies, or plans
22 delivered, issued for delivery, continued, or renewed in this
23 state on or after January 1, 2027:

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

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

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

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

32 b. This section shall not apply to accident-only, specified
33 disease, short-term hospital or medical, hospital confinement
34 indemnity, credit, dental, vision, Medicare supplement, long-term
35 care, basic hospital and medical-surgical expense coverage

1 as defined by the commissioner, disability income insurance
2 coverage, coverage issued as a supplement to liability insurance,
3 workers' compensation or similar insurance, or automobile medical
4 payment insurance.

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

7 EXPLANATION

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

10 This bill relates to health insurance coverage for
11 pediatric acute-onset neuropsychiatric syndrome (PANS),
12 pediatric autoimmune neuropsychiatric disorders associated with
13 streptococcal infections (PANDAS), and postinfectious autoimmune
14 encephalopathy.

15 The bill defines "PANS" as a clinically defined disorder
16 characterized by the sudden onset of obsessive-compulsive
17 symptoms or eating restrictions accompanied by two or more
18 symptoms of either one or both of acute behavioral deterioration
19 and motor and sensory changes. "PANDAS" is defined as a term
20 used to describe a subset of children and adolescents within the
21 broader PANS classification.

22 The bill requires a health carrier that offers individual,
23 group, or small group contracts, policies, or plans in this
24 state that provide for third-party payment or prepayment of
25 health or medical expenses to offer coverage for the diagnosis
26 and treatment of PANS, PANDAS, and postinfectious autoimmune
27 encephalopathy as recommended by a covered person's health care
28 professional as medically necessary and that is consistent
29 with the standard of medical care and protocols established
30 in collaboration with the national institute of mental health,
31 the children's postinfectious autoimmune encephalopathy center of
32 excellence, and the PANDAS physicians network. Treatment may
33 include but is not limited to antibiotics, drugs and behavioral
34 therapies to manage neuropsychiatric symptoms, plasma exchange,
35 and immunoglobulin. Additional requirements concerning the

1 coverage are detailed in the bill.

2 The bill shall not be construed to prohibit a health carrier
3 from requesting treatment notes, and anticipated treatment
4 duration outcome information, from a covered person's health care
5 professional.

6 The bill applies to third-party payment provider contracts,
7 policies, or plans delivered, issued for delivery, continued,
8 or renewed in this state on or after January 1, 2027, by the
9 third-party payment providers enumerated in the bill. The bill
10 specifies the types of specialized health-related insurance which
11 are not subject to the bill's coverage requirements.

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

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