

HB 665 -- AMINO ACID-BASED ELEMENTAL FORMULAS

SPONSOR: Franklin

This bill specifies that each policy issued by an entity offering individual and group health insurance that provides coverage on an expense-incurred basis, individual and group health service or indemnity type contracts issued by a nonprofit corporation, individual and group service contracts issued by a health maintenance organization, all self-insured group health arrangements to the extent not preempted by federal law, and all health care plans provided by managed health care delivery entities of any type or description that are delivered, issued for delivery, continued, or renewed in this state on or after September 1, 2015, must provide coverage for amino acid-based elemental formulas recommended by a physician, regardless of delivery method, for the treatment of a patient with immunoglobulin E and nonimmunoglobulin E mediated allergies to multiple food proteins, food protein-induced enterocolitis syndrome, eosinophilic disorders, and impaired absorption of nutrients caused by disorders affecting the absorptive surface, functional length, and motility of the gastrointestinal tract who is covered under the policy, contract, or plan.

"Amino acid-based elemental formulas" means formulas made from single nonallergenic amino acids. This coverage may be subject to the same deductible for similar health care services provided by the policy, contract, or plan as well as a reasonable coinsurance or co-payment on the part of the insured, which must not be greater than 50% of the cost of the formula, and may be subject to an annual benefit maximum of not less than \$5,000 per covered individual.

These provisions do not apply to specified supplemental insurance policies or any other supplemental policy as determined by the Director of the Department of Insurance, Financial Institutions and Professional Registration.