

BILL ANALYSIS

C.S.H.B. 217
By: Gervin-Hawkins
Insurance
Committee Report (Substituted)

BACKGROUND AND PURPOSE

It has been noted that certain cancer treatments can cause hair loss and that, although patients may gain emotional well-being and dignity by using hair prostheses, these items are often not covered by insurance. C.S.H.B. 217 seeks to address this issue by requiring certain health benefit plans to provide coverage for an appropriate hair prosthesis for a cancer patient.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

C.S.H.B. 217 amends the Insurance Code to require certain applicable health benefit plans to provide coverage for a hair prosthesis that is for an enrollee who is undergoing or has undergone medical treatment for cancer and that is determined by the enrollee's treating physician to be appropriate for the enrollee in connection with the side effects of such treatment. The bill also requires an applicable health benefit plan to provide coverage for repair or replacement of such a hair prosthesis unless the repair or replacement is necessitated by misuse or loss by the enrollee. The bill sets the benefit amount for the coverage at \$100 for a hair prosthesis or the repair or replacement of a hair prosthesis and prohibits an additional premium from being charged for the coverage. The bill establishes that the coverage may be subject to the annual deductibles, copayments, and coinsurance that are consistent with annual deductibles, copayments, and coinsurance for other coverage under the health benefit plan.

C.S.H.B. 217 establishes the applicability of its provisions and excepts a qualified health plan from the bill's coverage requirements if a determination is made under specified federal regulations that the bill's provisions require the plan to offer benefits in addition to the essential health benefits required under federal law and that the state is required to defray the cost of the benefits mandated by the bill's provisions. The bill applies only to a health benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2020.

EFFECTIVE DATE

September 1, 2019.

COMPARISON OF ORIGINAL AND SUBSTITUTE

While C.S.H.B. 217 may differ from the original in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.

The substitute changes the benefit amount for the required coverage for a hair prosthesis or the repair or replacement of a hair prosthesis from not less than \$100 to \$100.