

The House Committee on Insurance offers the following substitute to HB 1005:

A BILL TO BE ENTITLED
AN ACT

1 To amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
2 insurance generally, so as to require that every health benefit policy shall provide coverage
3 for rabies immune globulin and vaccinations administered after potential exposure to rabies;
4 to provide for definitions; to provide for applicability; to provide for related matters; to repeal
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance
9 generally, is amended by adding a new Code section to read as follows:

10 "33-24-59.34.

11 (a) As used in this Code section, the term:

12 (1) 'Health benefit policy' means any individual or group plan, policy, or contract for
13 healthcare services issued, delivered, issued for delivery, executed, or renewed by an
14 insurer in this state, including, but not limited to, those contracts executed by the
15 Department of Community Health pursuant to paragraph (1) of subsection (d) of Code
16 Section 31-2-4. Such term shall not include the following limited benefit insurance

17 policies: accident only, TRICARE supplement, dental, disability income, fixed
18 indemnity, long-term care, Medicare supplement, specified disease, vision, and
19 nonrenewable individual policies written for a period of less than 12 months, or any
20 policy subject to the exclusive jurisdiction of the Employee Retirement Income Security
21 Act of 1974, 29 U.S.C. Section 1001, et seq.

22 (2) 'Insurer' means an accident and sickness insurer, fraternal benefit society, healthcare
23 corporation, health maintenance organization, preferred provider organization, provider
24 sponsored healthcare corporation, managed care entity, or any similar entity authorized
25 to issue contracts under this title or to provide health benefit policies.

26 (3) 'Rabies immune globulin' means a medication that is taken in conjunction with the
27 rabies vaccine to provide immediate protection against rabies while the body's immune
28 system responds to the rabies vaccine.

29 (b) A health benefit policy that is delivered, issued, issued for delivery, executed, or
30 renewed in this state or approved for issuance or renewal in this state by the Commissioner
31 shall provide coverage for rabies immune globulin and the rabies vaccine administered
32 after potential exposure to rabies.

33 (c) The benefits provided for in subsection (b) of this Code section shall be subject to the
34 same annual deductibles or coinsurance established by an insurer for all other covered
35 benefits within a given health benefit policy.

36 (d) This Code section shall apply to all policies, contracts, and certificates delivered,
37 issued, executed, or renewed in this state or approved for issuance or renewal in this state
38 by the Commissioner on or after January 1, 2025. For purposes of this Code section,
39 contracts are deemed to be renewed no later than the next yearly anniversary of the contract
40 date."

41 **SECTION 2.**

42 All laws and parts of laws in conflict with this Act are repealed.