

House Bill 429

By: Representative Stephens of the 164th

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 provide that no health benefit plan shall restrict coverage for
3 prescribed treatment based upon the insured's diagnosis with a terminal condition; to provide
4 for definitions; to provide for penalties; to provide for related matters; to repeal conflicting
5 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 "33-24-59.18.

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

12 (1) 'Health benefit plan' means any hospital, health, or medical expense insurance
13 policy, hospital or medical service contract, employee welfare benefit plan, contract or
14 agreement with a health maintenance organization, subscriber contract or agreement,
15 preferred provider organization, accident and sickness insurance benefit plan, or other
16 insurance contract under any other name. The term shall include any health insurance
17 plan established under Article 1 of Chapter 18 of Title 45 and under Chapter 4 of Title
18 49, the 'Georgia Medical Assistance Act of 1977.'

19 (2) 'Terminal condition' means any disease, illness, or health condition that a physician
20 has diagnosed as expected to result in death in 24 months or less.

21 (b) No health benefit plan shall restrict coverage for treatment of a terminal condition
22 when such treatment has been prescribed by a physician as medically appropriate and such
23 treatment has been agreed to by an insured patient or by a person to whom the insured
24 patient has legally delegated such authority or to whom otherwise has the legal authority
25 to consent on behalf of the insured patient. The health benefit plan shall not refuse to pay
26 or otherwise reimburse for the treatment diagnosed under this subsection, including any

27 drug or device, so long as such end of life care is consistent with best practices for the
28 treatment of the terminal condition and such treatment is supported by peer reviewed
29 medical literature.

30 (c) A denial or a refusal to pay for treatment prescribed under subsection (b) of this Code
31 section shall be a violation of this Code section.

32 (d) A violation of this Code section shall be a per se violation of Chapter 6 of this title, and
33 the penalties, procedures, and remedies applicable to violations of Chapter 6 of this title
34 shall be applicable to a violation of this Code section."

35 **SECTION 2.**

36 All laws and parts of laws in conflict with this Act are repealed.