

HOUSE BILL No. 1459

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-8-5.6-2.

Synopsis: Coverage of cleft lip and cleft palate management. Specifies that currently required coverage for newly born children related to management of cleft lip and cleft palate includes occupational therapy and speech therapy.

Effective: July 1, 2019.

Young J

January 15, 2019, read first time and referred to Committee on Insurance.



Introduced

First Regular Session of the 121st General Assembly (2019)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2018 Regular and Special Session of the General Assembly.

HOUSE BILL No. 1459

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-8-5.6-2 IS AMENDED TO READ AS
2 FOLLOWS [EFFECTIVE JULY 1, 2019]: Sec. 2. (a) Except as
3 provided in subsection (b), all individual and group accident and
4 sickness insurance policies or contracts which provide coverage on an
5 expense incurred basis or a provision of service basis for:
6 (1) an individual insured, certificate holder, or subscriber; or
7 (2) a family member or child of the insured, certificate holder, or
8 subscriber;
9 shall, as to such individual or family members' coverage, also provide
10 that the insurance benefits applicable for the individual or family
11 member shall be payable with respect to a newly born child of the
12 insured, certificate holder, or subscriber from the moment of birth.
13 (b) Subsection (a) does not require the coverage of a newly born
14 child of an insured or a subscriber under an individual accident and
15 sickness policy or contract if the pregnancy resulting in the birth of the
16 newly born child was a condition that existed prior to the issuance of
17 the policy or contract. If the pregnancy resulting in the birth of a newly

2019

IN 1459—LS 6488/DI 97



1 born child was a condition that existed prior to the issuance of the
2 policy or contract, coverage for the newly born child under the policy
3 or contract is subject to the underwriting practices followed by the
4 insurer at the time of the birth of the child.

5 (c) The coverage for newly born children required by subsection (a)
6 shall consist of coverage of injury or sickness, including the necessary
7 care and treatment of medically diagnosed congenital defects and birth
8 abnormalities. Coverage for newly born children required by
9 subsection (a) shall include but not be limited to benefits for inpatient
10 or outpatient expenses arising from medical and dental treatment
11 (including orthodontic and oral surgery ~~treatment~~) **treatment,**
12 **occupational therapy, and speech therapy**) involved in the
13 management of birth defects known as cleft lip and cleft palate.

14 SECTION 2. [EFFECTIVE JULY 1, 2019] **(a) IC 27-8-5.6-2, as**
15 **amended by this act, applies to a policy or contract that is issued,**
16 **entered into, amended, or renewed after June 30, 2019.**

17 **(b) This SECTION expires July 1, 2022.**

