

HOUSE BILL No. 1580

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8-21; IC 27-8-35; IC 27-13-7-24.

Synopsis: Coverage for ectodermal dysplasia treatment. Requires a state employee health plan, a policy of accident and sickness insurance, and a contract with a health maintenance organization to provide coverage for treatment of ectodermal dysplasia.

Effective: July 1, 2019.

Candelaria Reardon

January 17, 2019, read first time and referred to Committee on Insurance.



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. 1580

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 5-10-8-21 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2019]: **Sec. 21. (a) As used in this section, "covered individual"**
4 **means an individual entitled to coverage under a state employee**
5 **health plan.**
6 **(b) As used in this section, "ectodermal dysplasia" means a**
7 **congenital genetic disorder that is characterized by malformed or**
8 **absent teeth.**
9 **(c) As used in this section, "state employee health plan" refers**
10 **to the following:**
11 **(1) A self-insurance program established under section 7(b) of**
12 **this chapter to provide coverage for health care services.**
13 **(2) A contract with a prepaid health care delivery plan that is**
14 **entered into or renewed under section 7(c) of this chapter.**
15 **(d) A state employee health plan must provide coverage for**
16 **inpatient and outpatient dental, orthodontic, and prosthodontic**
17 **services, including dentures, implants, and crowns, for treatment**



1 of ectodermal dysplasia that is:

2 (1) determined by the covered individual's physician to be
3 medically necessary to restore or maintain the covered
4 individual's ability to perform activities of daily living; and

5 (2) prescribed by the covered individual's treating physician;
6 including repair and replacement.

7 (e) The coverage required under subsection (d) may not be
8 subject to any:

9 (1) annual dollar limits, deductibles, copayments, or
10 coinsurance provisions that are less favorable to a covered
11 individual than the dollar limits, deductibles, copayments, or
12 coinsurance provisions that apply to physical illness generally
13 under the state employee health plan; or

14 (2) lifetime dollar limits, coinsurance, or deductibles.

15 SECTION 2. IC 27-8-35 IS ADDED TO THE INDIANA CODE AS
16 A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY
17 1, 2019]:

18 **Chapter 35. Coverage for Treatment of Ectodermal Dysplasia**

19 **Sec. 1.** As used in this chapter, "ectodermal dysplasia" means a
20 congenital genetic disorder that is characterized by malformed or
21 absent teeth.

22 **Sec. 2.** As used in this chapter, "policy of accident and sickness
23 insurance" has the meaning set forth in IC 27-8-5-1.

24 **Sec. 3.** A policy of accident and sickness insurance must provide
25 coverage for inpatient and outpatient dental, orthodontic, and
26 prosthodontic services, including dentures, implants, and crowns,
27 for treatment of ectodermal dysplasia that is:

28 (1) determined by the insured's physician to be medically
29 necessary to restore or maintain the insured's ability to
30 perform activities of daily living; and

31 (2) prescribed by the insured's treating physician;
32 including repair and replacement.

33 **Sec. 4.** The coverage required by this chapter may not be subject
34 to any:

35 (1) annual dollar limits, coinsurance, or deductibles that are
36 less favorable to an insured than the annual dollar limits,
37 coinsurance, or deductibles that apply to coverage generally
38 under the policy of accident and sickness insurance; or

39 (2) lifetime dollar limits, coinsurance, or deductibles.

40 SECTION 3. IC 27-13-7-24 IS ADDED TO THE INDIANA CODE
41 AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
42 1, 2019]: **Sec. 24. (a)** As used in this section, "ectodermal dysplasia"



1 means a congenital genetic disorder that is characterized by
2 malformed or absent teeth.

3 (b) An individual contract and a group contract must provide
4 coverage for inpatient and outpatient dental, orthodontic, and
5 prosthodontic services, including dentures, implants, and crowns,
6 for treatment of ectodermal dysplasia that is:

7 (1) determined by the enrollee's physician to be medically
8 necessary to restore or maintain the enrollee's ability to
9 perform activities of daily living; and

10 (2) prescribed by the enrollee's treating physician;
11 including repair and replacement.

12 (c) The services required by this section may not be subject to
13 any:

14 (1) annual dollar limits, deductibles, copayments, or
15 coinsurance provisions that are less favorable to an enrollee
16 than the dollar limits, deductibles, copayments, or
17 coinsurance provisions that apply to physical illness generally
18 under the individual contract or group contract; or

19 (2) lifetime dollar limits, coinsurance, or deductibles.

20 SECTION 4. [EFFECTIVE JULY 1, 2019] (a) IC 5-10-8-21, as
21 added by this act, applies to a state employee health plan that is
22 established, entered into, amended, or renewed after June 30, 2019.

23 (b) IC 27-8-35, as added by this act, applies to a policy of
24 accident and sickness insurance that is issued, delivered, amended,
25 or renewed after June 30, 2019.

26 (c) IC 27-13-7-24, as added by this act, applies to an individual
27 contract or a group contract that is entered into, delivered,
28 amended, or renewed after June 30, 2019.

29 (d) This SECTION expires July 30, 2022.

