## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## **HOUSE BILL**

No. 2087 Session of 2024

INTRODUCED BY T. DAVIS, JOZWIAK, MUNROE, KHAN, SANCHEZ, McNEILL, KINSEY, MADDEN, BOROWSKI, ZIMMERMAN, GILLEN, DONAHUE, DALEY, WARREN, COOPER, D. MILLER, CEPEDA-FREYTIZ, GAYDOS, CERRATO AND D. WILLIAMS, MARCH 6, 2024

REFERRED TO COMMITTEE ON INSURANCE, MARCH 6, 2024

## AN ACT

Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An act relating to insurance; amending, revising, and consolidating the law providing for the incorporation of insurance companies, and the regulation, supervision, and protection of home and foreign insurance companies, Lloyds 5 associations, reciprocal and inter-insurance exchanges, and 6 fire insurance rating bureaus, and the regulation and 7 supervision of insurance carried by such companies, associations, and exchanges, including insurance carried by 9 the State Workmen's Insurance Fund; providing penalties; and 10 repealing existing laws," in casualty insurance, providing 11 for coverage for treatment of pediatric autoimmune 12 13 neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric 14 15 syndrome. 16 The General Assembly of the Commonwealth of Pennsylvania 17 hereby enacts as follows: 18 Section 1. The act of May 17, 1921 (P.L.682, No.284), known as The Insurance Company Law of 1921, is amended by adding a 19 20 section to read: 21 Section 635.9. Coverage for Treatment of Pediatric 22 Autoimmune Neuropsychiatric Disorders Associated with

Streptococcal Infections and Pediatric Acute Onset

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- 1 Neuropsychiatric Syndrome. -- (a) A health insurance policy that
- 2 <u>is offered after the effective date of this section shall</u>
- 3 provide coverage for treatment of pediatric autoimmune
- 4 <u>neuropsychiatric disorders associated with streptococcal</u>
- 5 infection and pediatric acute onset neuropsychiatric syndrome,
- 6 including the use of intravenous immunoglobulin therapy.
- 7 <u>(b) As used in this section:</u>
- 8 (1) "Health insurance policy" means a policy, subscriber
- 9 contract, certificate or plan issued by a health insurer that
- 10 provides medical or health care coverage. The term does not
- 11 <u>include:</u>
- 12 (i) An accident only policy.
- 13 (ii) A dental only policy.
- 14 (iii) A vision only policy.
- 15 <u>(iv) A credit only policy.</u>
- 16 <u>(v) A long-term care policy.</u>
- 17 (vi) A disability income policy.
- 18 <u>(vii) A specified disease policy.</u>
- 19 (viii) A Medicare supplement policy.
- 20 <u>(ix) A fixed indemnity policy.</u>
- 21 (x) A workers' compensation policy.
- 22 (xi) An automobile medical payment policy.
- 23 (xii) A policy under which benefits are provided by the
- 24 Federal government to active or former military personnel and
- 25 their dependents.
- 26 (xiii) A homeowner's insurance policy.
- 27 (xiv) Any other policy providing for limited benefits.
- 28 (2) "Health insurer" means an entity that offers, issues or
- 29 renews an individual or group health insurance policy that is
- 30 offered or governed under any of the following:

- 1 (i) This act, including section 630 and Article XXIV.
- 2 (ii) The act of December 29, 1972 (P.L.1701, No.364), known
- 3 as the "Health Maintenance Organization Act."
- 4 (iii) 40 Pa.C.S. Chs. 61 (relating to hospital plan
- 5 <u>corporations</u>) and 63 (relating to professional health services
- 6 plan corporations).
- 7 (3) "Pediatric acute onset neuropsychiatric syndrome" means
- 8 <u>a clinical diagnosis given to children who have a sudden onset</u>
- 9 <u>of neuropsychiatric symptoms</u>, <u>including obsessive-compulsive</u>
- 10 disorder and restricted food intake.
- 11 (4) "Pediatric autoimmune neuropsychiatric disorders
- 12 <u>associated with streptococcal infections" means a clinical</u>
- 13 <u>diagnosis given to children who develop a sudden onset of</u>
- 14 <u>obsessive-compulsive disorder or involuntary purposeless</u>
- 15 movements as a result of a streptococcal infection.
- 16 Section 2. This section shall apply as follows:
- 17 (1) For a health insurance policy for which either rates
- or forms are required to be filed with the Federal Government
- 19 or the Insurance Department, this act shall apply to any
- 20 policy for which a form or rate is first permitted to be used
- 21 180 days after the effective date of this paragraph.
- 22 (2) For a health insurance policy for which neither
- 23 rates nor forms are required to be filed with the Federal
- Government or the Insurance Department, this act shall apply
- 25 to any policy issued or renewed on or after 180 days after
- 26 the effective date of this paragraph.
- 27 Section 3. This act shall take effect in 60 days.