

SENATE BILL 415

By Kyle

AN ACT to amend Tennessee Code Annotated, Title 8;
Title 56 and Title 71, relative to stem cell therapy.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 26, is amended by adding the following as a new section:

(a) As used in this section, "stem cell therapy" means a therapy involving the use of human cells, tissues, or cellular or tissue-based products.

(b) Every insurer authorized to issue an individual or group accident and sickness insurance policy in this state that provides major medical insurance coverage shall make available on an optional basis as part of or as an endorsement to each such policy that is issued, delivered, issued for delivery, or renewed in this state on or after January 1, 2020, coverage for stem cell therapy.

(c) The stem cell therapy coverage may be subject to exclusions, reductions, or other limitations as to coverages, deductibles, or coinsurance provisions approved by the commissioner.

(d) This section does not apply to insurance coverage providing benefits for the following:

- (1) Hospital confinement indemnity;
- (2) Disability income;
- (3) Accident only;
- (4) Long-term care;
- (5) Medicare supplement;
- (6) Limited benefit health;

- (7) Specified disease indemnity;
- (8) Sickness or bodily injury or death by accident, or both; and
- (9) Other limited benefit policies.

(e) Notwithstanding § 56-7-1005, this section does not apply to state or local insurance programs, under title 8, chapter 27, or any managed care organization contracting with the state to provide insurance through the TennCare program.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.