

HB 1599 -- Health Insurance Coverage

Sponsor: Deeken

This bill changes the laws regarding health insurance coverage.

Currently, health insurance coverage for phenylketonuria and any inherited disease of amino and organic acids must be provided for a patient who is covered and is younger than six years of age. This bill repeals the requirement that a patient be younger than six years of age and requires every health carrier to provide, after September 1, 2006, health insurance coverage for the treatment of inherited metabolic diseases.

Currently, the insured is responsible for a reasonable co-insurance or co-payment which does not exceed 50% of the cost of formula and food products used to treat the diseases. The bill repeals this provision and prohibits the insured from being subject to any greater deductible, co-insurance, or co-payment than other similar health care services provided. However, the services can be subject to an annual maximum benefit.