

AN ACT

relating to the eligibility of certain individuals younger than 65 years of age to purchase Medicare supplement benefit plans.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. This Act shall be known as the Chris Larkin ALS Act.

SECTION 2. Subchapter B, Chapter 1652, Insurance Code, is amended by adding Sections 1652.059 and 1652.060 to read as follows:

Sec. 1652.059. COVERAGE FOR CERTAIN INDIVIDUALS YOUNGER THAN 65. (a) In this section, "entity" means an entity that delivers or issues for delivery a Medicare supplement benefit plan in this state.

(b) An entity that offers coverage under a Medicare supplement benefit plan to individuals 65 years of age or older must offer the same coverage to individuals younger than 65 years of age who are eligible for and enrolled in Medicare by reason of end stage renal disease or amyotrophic lateral sclerosis.

(c) Except as otherwise provided by rules adopted under Section 1652.051, any benefit, protection, policy, or procedure applicable to coverage under a plan for an individual 65 years of age or older must apply to coverage offered under Subsection (b).

(d) A standardized Plan A, Plan B, or Plan D Medicare supplement benefit plan offered under Subsection (b) must be

offered at the same premium rate charged for the plan to an individual 65 years of age. A premium rate for a Medicare supplement benefit plan offered under Subsection (b), other than Plan A, Plan B, or Plan D, may not exceed 200 percent of the premium rate charged for the same plan to an individual 65 years of age.

Sec. 1652.060. ENROLLMENT PERIOD FOR CERTAIN INDIVIDUALS YOUNGER THAN 65. (a) In this section, "entity" means an entity that delivers or issues for delivery a Medicare supplement benefit plan in this state.

(b) An individual eligible for coverage under a Medicare supplement benefit plan under Section 1652.059 may enroll any time during the six-month period beginning the first day of the first month the individual becomes enrolled for benefits under Medicare Part B.

(c) During an enrollment period, an entity may not, with respect to an applicant who is an individual described by Subsection (b):

(1) deny or condition the issuance or effectiveness of a Medicare supplement benefit plan or certificate that the entity offers and is available for issuance in this state;

(2) subject the applicant to medical underwriting or discriminate in the price of a Medicare supplement benefit plan or certificate because of the applicant's health status, claims experience, receipt of health care, or medical condition;

(3) impose a waiting period; or

(4) impose a limitation or exclusion of benefits based on the applicant's preexisting condition.

1 (d) The commissioner shall adopt rules as necessary to
2 administer this section, including rules designating enrollment
3 periods.

4 SECTION 3. The changes in law made by this Act apply only to
5 a Medicare supplement benefit plan delivered, issued for delivery,
6 or renewed on or after September 1, 2025.

7 SECTION 4. In addition to other enrollment periods provided
8 by law, an individual younger than 65 years of age and enrolled in
9 Medicare Part B by reason of end stage renal disease or amyotrophic
10 lateral sclerosis on the effective date of this Act may apply for
11 coverage under a Medicare supplement benefit plan:

12 (1) after December 1, 2025, and before June 1, 2026; or

13 (2) if the individual is unable to submit an
14 application for coverage under the plan during the period described
15 by Subdivision (1) of this section because the application is not
16 available and the individual requested the application during that
17 period, during a six-month period beginning on the date the
18 application initially becomes available.

19 SECTION 5. This Act takes effect immediately if it receives
20 a vote of two-thirds of all the members elected to each house, as
21 provided by Section 39, Article III, Texas Constitution. If this
22 Act does not receive the vote necessary for immediate effect, this
23 Act takes effect September 1, 2025.

H.B. No. 2516

President of the Senate

Speaker of the House

I certify that H.B. No. 2516 was passed by the House on May 6, 2025, by the following vote: Yeas 130, Nays 19, 1 present, not voting; that the House refused to concur in Senate amendments to H.B. No. 2516 on May 28, 2025, and requested the appointment of a conference committee to consider the differences between the two houses; and that the House adopted the conference committee report on H.B. No. 2516 on June 1, 2025, by the following vote: Yeas 132, Nays 5, 2 present, not voting.

Chief Clerk of the House

H.B. No. 2516

I certify that H.B. No. 2516 was passed by the Senate, with amendments, on May 26, 2025, by the following vote: Yeas 31, Nays 0; at the request of the House, the Senate appointed a conference committee to consider the differences between the two houses; and that the Senate adopted the conference committee report on H.B. No. 2516 on June 1, 2025, by the following vote: Yeas 31, Nays 0.

Secretary of the Senate

APPROVED: _____

Date

Governor