

By: Coleman

H.B. No. 2946

A BILL TO BE ENTITLED

AN ACT

relating to group health benefit plan coverage for loss or impairment of speech, language, or hearing.

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

SECTION 1. The heading to Chapter 1365, Insurance Code, is amended to read as follows:

CHAPTER 1365. LOSS OR IMPAIRMENT OF SPEECH, LANGUAGE, OR HEARING

SECTION 2. Section 1365.003, Insurance Code, is amended by amending Subsection (a) and adding Subsection (c) to read as follows:

(a) A group health benefit plan issuer shall offer and make available under the plan coverage for the necessary care and treatment of loss or impairment of speech, language, or hearing for a covered individual, including a person covered as a dependent under the plan.

(c) A coverage or premium quotation for the purchase or renewal of a group contract must include an offer of coverage described by Subsection (a).

SECTION 3. Chapter 1365, Insurance Code, is amended by adding Section 1365.005 to read as follows:

Sec. 1365.005. COVERAGE REQUIRED. (a) A group health benefit plan issuer shall provide coverage under the plan for the necessary care and treatment of loss or impairment of speech, language, or hearing for a person covered as a dependent child under

1 the plan.

2 (b) Coverage required under this section:

3 (1) may not be less favorable than coverage for a
4 physical illness under the plan; and

5 (2) must be subject to the same durational limits,
6 dollar limits, deductibles, and coinsurance factors as coverage for
7 a physical illness under the plan.

8 SECTION 4. This Act applies only to an insurance policy that
9 is delivered, issued for delivery, or renewed on or after January 1,
10 2012. A policy delivered, issued for delivery, or renewed before
11 January 1, 2012, is governed by the law as it existed immediately
12 before the effective date of this Act, and that law is continued in
13 effect for that purpose.

14 SECTION 5. This Act takes effect September 1, 2011.