

BILL ANALYSIS

C.S.H.B. 4420
By: Anchia
Insurance
Committee Report (Substituted)

BACKGROUND AND PURPOSE

It has been noted that life insurance companies that offer customers an option to add a child's rider policy to their plan may require the child to be at least 14 days old, which results in most life insurers not covering stillbirths, miscarriages, or other loss of pregnancies. This lack of coverage may result in high out-of-pocket medical expenses for mothers who wish to bury or cremate their child's remains. C.S.H.B. 4420 seeks to extend health and life insurance coverage to cover the burial and cremation of embryonic and fetal remains.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

C.S.H.B. 4420 amends the Insurance Code to require an applicable entity to provide a benefit or coverage for the cost of disposition of embryonic and fetal tissue remains with a post-fertilization age of 20 weeks or more, including disposition by interment, cremation, or incineration or steam disinfection followed by interment. The bill establishes and provides certain exceptions to the applicability of its provisions. The bill applies only to an insurance policy, evidence of coverage, annuity or other contract, or group benefit plan that is delivered, issued for delivery, or renewed on or after January 1, 2020.

EFFECTIVE DATE

September 1, 2019.

COMPARISON OF ORIGINAL AND SUBSTITUTE

While C.S.H.B. 4420 may differ from the original in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.

The substitute limits the required coverage for the disposition of embryonic and fetal tissue remains to remains with a post-fertilization age of 20 weeks or more.

The substitute makes certain revisions to the applicability of the bill's provisions.