

BILL ANALYSIS

Senate Research Center
76R10622 DB-D

H.B. 969
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Economic Development
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Engrossed

DIGEST

Currently, Texas law does not require health benefit plans to cover the treatment of a child for congenital developmental defects or diseases. However, policies that provide maternity or dependent coverage must provide automatic coverage to a newborn child for congenital defects or abnormalities for the initial 31 days. H.B. 969 provides that a health benefit plan that provides benefits to a child who is younger than 18 years of age must define reconstructive surgery for craniofacial abnormalities under the plan to mean surgery to improve the function of, or to attempt to create a normal appearance of, an abnormal structure caused by congenital defects, developmental deformities, trauma, tumors, infections, or disease.

PURPOSE

As proposed, H.B. 969 sets forth provisions regarding coverage for craniofacial abnormalities under certain health benefit plans.

RULEMAKING AUTHORITY

Rulemaking authority is granted to the commissioner of insurance in SECTION 1 (Section 4, Article 21.53W, Insurance Code) of this bill.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Subchapter E, Chapter 21, Insurance Code, by adding Article 21.53W, as follows:

ARTICLE 21.53W. COVERAGE FOR CRANIOFACIAL ABNORMALITIES

Sec. 1. DEFINITIONS. Defines "enrollee" and "health benefit plan."

Sec. 2. SCOPE OF ARTICLE. Provides that this article applies to a health benefit plan that provides certain benefits. Sets forth provisions that do not apply to this article.

Sec. 3. COVERAGE. Provides that a health benefit plan that provides benefits to a child who is younger than 18 years of age must define reconstructive surgery for craniofacial abnormalities under the plan to mean surgery to improve the function of, or to attempt to create a normal appearance of, an abnormal structure caused by congenital defects, developmental deformities, trauma, tumors, infections, or disease.

Sec. 4. RULES. Authorizes the commissioner of insurance to adopt rules as necessary to administer this article.

SECTION 2. Effective date: September 1, 1999.

Makes application of this Act prospective to January 1, 2000.

SECTION 3. Emergency clause.