

BILL ANALYSIS

Senate Research Center
76R10622 DB-D

C.S.S.B. 288
By: Carona
Economic Development
4/22/1999
Committee Report (Substituted)

DIGEST

Under current Texas law, a health plan that offers benefits for individuals enrolled in certain insurance plans must automatically issue coverage to a newborn for congenital defects or abnormalities in the infant's first 31 days of life. Otherwise, the providers have no continuing obligation. This bill provides coverage for a child from birth to 18 years of age. The plan must cover medical procedures to treat abnormal structures of the head and neck, including craniofacial deformities caused by congenital defects or abnormalities, but not cosmetic surgery procedures. C.S.S.B. 288 clarifies existing law requiring health plans to define reconstructive surgery for craniofacial abnormalities for children up to 18 years old.

PURPOSE

As proposed, C.S.S.B. 288 clarifies existing law requiring certain health benefit plans to cover medical procedures to treat congenital defects or abnormalities for children up to 18 years old.

RULEMAKING AUTHORITY

Rulemaking authority is granted to the commissioner of the Texas Department of Insurance in SECTION 1 (Section 4, Article 21.53W, Chapter 21E, Insurance Code) of this bill.

SECTION BY SECTION ANALYSIS

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

Art. 21.53W. COVERAGE FOR CRANIOFACIAL ABNORMALITIES

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

Sec. 2. SCOPE OF ARTICLE. Applies this article to certain health insurance providers and other insurance companies. Sets forth the criteria for a company that qualifies under this article. Provides that this article does not apply to certain situations and policies. Sets forth the situations and policies to which this article does not apply.

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

Sec. 4. RULES. Requires the Commissioner of the Texas Department of Insurance to adopt rules 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.

SUMMARY OF COMMITTEE CHANGES

SECTION 1.

Amends Article 21.53W, Insurance Code, to redefine the term of coverage for certain minors with craniofacial abnormalities, and to delete proposed sections regarding prohibitions against preexisting conditions; deductible, coinsurance, and copayment requirements; limitations; and notice.