House Bill 231

By: Representatives Neal of the 79th, Au of the 50th, and Cannon of the 58th

A BILL TO BE ENTITLED

AN ACT

To amend Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance generally, so as to provide for insurance coverage of complementary and alternative therapies under certain conditions; to provide for insurance coverage of such therapies when provided by a licensed physician, acupuncturist, chiropractor, or massage therapist; to provide for an optional endorsement to cover such therapies provided by a qualified herbalist, homeopath, or naturopath when ordered by a licensed physician; to provide for rules and regulations; to provide for related matters; to provide for an effective date and applicability; to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to insurance generally, is amended by adding a new Code section to read as follows:

"33-24-59.34.

(a) As used in this Code section, the term:

(1) 'Acupuncture' has the same meaning as provided in Code Section 43-34-62.

(2) 'Acupuncturist' means an individual who is currently licensed or otherwise authorized to practice acupuncture in this state under Article 3 of Chapter 34 of Title 43.

(3) 'Chiropractic' has the same meaning as provided in Code Section 43-9-1.

(4) 'Chiropractor' means an individual who is currently licensed or otherwise authorized to provide chiropractic care in this state under Chapter 9 of Title 43.

(5) 'Health benefit policy' has the same meaning as provided in Code Section 33-24-59.33. Such term shall not mean a disability income policy, a long-term care insurance policy, a Medicare supplement policy, a health insurance policy written as part of workers' compensation equivalent coverage, a specified disease policy, a credit insurance policy, a hospital indemnity policy, a limited accident policy, or other type of limited accident and sickness insurance policy. Such term shall not include a self-funded, employer sponsored health benefit plan subject to the exclusive jurisdiction of the Employee Retirement Income Security Act of 1974, 29 U.S.C. Section 1001, et seq.

(6) 'Herbalism' means the study or practice of the medicinal and therapeutic use of plants.

(7) 'Herbalist' means a qualified individual who engages in the practice of herbalism.

(8) 'Homeopath' means a qualified individual who engages in the practice of homeopathy.

(9) 'Homeopathy' means the treatment of disease by minute doses of natural substances that in a healthy person would produce symptoms of disease.

(10) 'Insurer' means an entity, including a healthcare corporation, health maintenance organization, managed care organization, preferred provider organization, or any other entity providing a health insurance plan, a health benefit plan, or healthcare services, that is subject to the insurance laws and regulations of this state, or subject to the jurisdiction of the Commissioner, that contracts, offers to contract, or enters into an agreement to provide, deliver, arrange for, pay for, or reimburse any of the costs of healthcare services.

(11) 'Massage therapist' has the same meaning as provided in Code Section 43-24A-3.

(12) 'Massage therapy' has the same meaning as provided in Code Section 43-24A-3.

(13) 'Naturopath' means a qualified individual who engages in the practice of naturopathy.

(14) 'Naturopathy' means a distinct system of noninvasive health practice in which neither surgery nor drugs are used, consisting instead of assessment, education, counseling, and natural health modalities.

(15) 'Physician' means a person licensed to practice medicine pursuant to Article 2 of Chapter 34 of Title 43.

(16) 'Qualified' means having been certified by a recognized accrediting body acceptable to the Commissioner as established by rule.

(b) Every health benefit policy that is issued, delivered, issued for delivery, amended, or renewed in this state shall include, either as part of or as a required endorsement to such policy, coverage for complementary and alternative therapies provided by a licensed physician, acupuncturist, chiropractor, or massage therapist.

(c) Every health benefit policy that is issued, delivered, issued for delivery, amended, or renewed in this state shall include, either as part of or as an optional endorsement to such policy, coverage for complementary and alternative therapies provided by a qualified herbalist, homeopath, or naturopath, provided that such therapy was ordered by a licensed physician.

(d) The endorsements provided in subsections (b) and (c) of this Code section may be subject to such exclusions, reductions, or other limitations as to coverages, deductibles, or coinsurance provisions as may be approved by the Commissioner.

(e) Nothing contained in this Code section shall be deemed to prohibit an insurer from issuing or continuing to issue an health benefit policy that provides benefits greater than the minimum benefits required to be made available under this Code section.

(f) The Commissioner shall promulgate rules and regulations necessary to implement the provisions of this Code section.″

SECTION 2.

This Act shall become effective on July 1, 2025, and shall apply to all policies issued, delivered, issued for delivery, or renewed in this state on and after such date.

SECTION 3.

All laws and parts of laws in conflict with this Act are repealed.