

Senate Bill 205

By: Senators Watson of the 11th, Brass of the 6th, Hodges of the 3rd, Watson of the 1st, Kirkpatrick of the 32nd and others

A BILL TO BE ENTITLED  
AN ACT

1 To amend Article 1 of Chapter 24 of Title 33 and Article 1 of Chapter 18 of Title 45 of the  
2 Official Code of Georgia Annotated, relating to general provisions relative to insurance and  
3 the state employees' health insurance plan and post-employment health benefit fund,  
4 respectively, so as to require coverage for healthcare services for pediatric autoimmune  
5 neuropsychiatric disorders associated with streptococcal infection (PANDAS) and pediatric  
6 acute onset neuropsychiatric syndrome (PANS) in accordance with nationally recognized  
7 clinical practice guidelines; to provide for definitions; to allow for deductibles; to prohibit  
8 special deductibles; to provide for rules and regulations; to provide for related matters; to  
9 repeal conflicting laws; and for other purposes.

10 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

11 **SECTION 1.**

12 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to  
13 general provisions relative to insurance, is amended by adding a new Code section to read  
14 as follows:

15 "33-24-59.34.

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

17 (1) 'Health benefit policy' means any individual or group plan, policy, or contract for  
18 healthcare services issued, delivered, issued for delivery, or renewed in this state which  
19 provides major medical benefits, including those contracts executed by the State of  
20 Georgia on behalf of state employees under Article 1 of Chapter 18 of Title 45, by a  
21 health care corporation, health maintenance organization, preferred provider organization,  
22 accident and sickness insurer, fraternal benefit society, hospital service corporation,  
23 medical service corporation, or other insurer or similar entity. Such term shall not  
24 include any self-insured health benefit plan subject to the exclusive jurisdiction of the  
25 federal Employee Retirement Income Security Act of 1974, 29 U.S.C. Section 1001,  
26 et seq.

27 (2) 'Nationally recognized clinical practice guidelines' means evidence based clinical  
28 practice guidelines developed by independent organizations or medical professional  
29 societies utilizing a transparent methodology and reporting structure and with a  
30 conflict-of-interest policy. Such guidelines establish standards of care informed by a  
31 systematic review of evidence and an assessment of the benefits and risks of alternative  
32 care options and include recommendations intended to optimize patient care.

33 (3) 'Pediatric acute onset neuropsychiatric syndrome' or 'PANS' means a class of acute  
34 onset obsessive compulsive or tic disorders or other behavioral changes presenting in  
35 children and adolescents that are not otherwise explained by another known neurologic  
36 or medical disorder.

37 (4) 'Pediatric autoimmune neuropsychiatric disorders associated with streptococcal  
38 infections' or 'PANDAS' means a condition in which a streptococcal infection in a child  
39 or adolescent causes the abrupt onset of clinically significant obsessions, compulsions,  
40 tics, or other neuropsychiatric symptoms or behavioral changes, or a relapsing and  
41 remitting course of symptom severity.

42 (b) All health benefit policies renewed or issued on or after July 1, 2025, shall include  
43 coverage for healthcare services for PANDAS or PANS for an individual covered under  
44 such policy as provided in this Code section.

45 (c) Healthcare services for PANDAS or PANS for an individual covered under a health  
46 benefit policy shall be covered for the purposes of diagnosis, treatment, appropriate  
47 management, or ongoing monitoring of a covered person's disorder when such services are  
48 supported by nationally recognized clinical practice guidelines.

49 (d) The benefits in a health benefit policy as provided for in this Code section shall be  
50 subject to the same deductibles, coinsurance, copayment provisions, and other limitations  
51 established for all covered benefits within such health benefit policy. Special deductibles,  
52 coinsurance, copayment, and other limitations that are not generally applicable to other  
53 healthcare services covered by a health benefit policy shall not be imposed on coverage for  
54 healthcare services for PANDAS or PANS.

55 (e) The Commissioner shall promulgate rules and regulations necessary to implement the  
56 provisions of this Code section."

57 **SECTION 2.**

58 Article 1 of Chapter 18 of Title 45 of the Official Code of Georgia Annotated, relating to the  
59 state employees' insurance health insurance plan and post-employment health benefit fund,  
60 is amended by adding a new Code section to read as follows:

61 "45-18-4.2.

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

63 (1) 'Nationally recognized clinical practice guidelines' means evidence based clinical  
64 practice guidelines developed by independent organizations or medical professional  
65 societies utilizing a transparent methodology and reporting structure and with a  
66 conflict-of-interest policy. Such guidelines establish standards of care informed by a

67 systematic review of evidence and an assessment of the benefits and risks of alternative  
68 care options and include recommendations intended to optimize patient care.

69 (2) 'Pediatric acute onset neuropsychiatric syndrome' or 'PANS' means a class of acute  
70 onset obsessive compulsive or tic disorders or other behavioral changes presenting in  
71 children and adolescents that are not otherwise explained by another known neurologic  
72 or medical disorder.

73 (3) 'Pediatric autoimmune neuropsychiatric disorders associated with streptococcal  
74 infections' or 'PANDAS' means a condition in which a streptococcal infection in a child  
75 or adolescent causes the abrupt onset of clinically significant obsessions, compulsions,  
76 tics, or other neuropsychiatric symptoms or behavioral changes, or a relapsing and  
77 remitting course of symptom severity.

78 (4) 'State health benefit plan' means the health insurance plan or plans established  
79 pursuant to this article and Part 6 of Article 17 of Chapter 2 of Title 20 for state and  
80 public employees, dependents, and retirees.

81 (b) Beginning January 1, 2026, the state health benefit plan shall include coverage for  
82 healthcare services for PANDAS or PANS for an individual covered under such policy as  
83 provided in this Code section.

84 (c) Healthcare services for PANDAS or PANS for an individual covered under the state  
85 health benefit plan shall be covered for the purposes of diagnosis, treatment, appropriate  
86 management, or ongoing monitoring of a covered person's disorder when such services are  
87 supported by nationally recognized clinical practice guidelines.

88 (d) The benefits in the state health benefit plan as provided for in this Code section shall  
89 be subject to the same deductibles, coinsurance, copayment provisions, and other  
90 limitations established for all covered benefits within such plan. Special deductibles,  
91 coinsurance, copayment, and other limitations that are not generally applicable to  
92 healthcare services covered by such plan shall not be imposed on coverage for healthcare  
93 services for PANDAS or PANS."

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**SECTION 3.**

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