

By: Representative Clark

To: Insurance

HOUSE BILL NO. 360

1 AN ACT TO REQUIRE THAT CERTAIN INSURANCE POLICIES AND
2 CONTRACTS SHALL PROVIDE COVERAGE FOR OBESITY TREATMENT FOR AN
3 INDIVIDUAL WHO HAS A BODY MASS INDEX THAT IS THIRTY PERCENT OR
4 MORE ABOVE HIS OR HER IDEAL BODY WEIGHT AND WHEN A WRITTEN ORDER
5 IS PROVIDED BY A PHYSICIAN THAT STATES THE TREATMENT IS MEDICALLY
6 NECESSARY; AND FOR RELATED PURPOSES.

7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

8 SECTION 1. (1) All individual and group health insurance
9 policies providing coverage on an expense-incurred basis,
10 individual and group service or indemnity type contracts issued by
11 a nonprofit corporation, individual and group service contracts
12 issued by a health maintenance organization, all self-insured
13 group arrangements to the extent not preempted by federal law and
14 all managed health care delivery entities of any type or
15 description that are delivered, issued for delivery, continued or
16 renewed on or after July 1, 2025, and providing coverage to any
17 resident of this state shall provide benefits or coverage for all
18 the diseases and ailments caused by obesity and morbid obesity and
19 treatment for those diseases and ailments, including bariatric,
20 gastric bypass and lap band surgeries and prescriptions. Coverage

21 or benefits shall be provided when the prescribing physician has
22 issued a written order stating that the individual has a body mass
23 index that is thirty percent (30%) or more above his or her ideal
24 body weight and that the treatment is medically necessary.

25 Coverage or benefits shall be provided for all the obesity
26 screening examinations and tests that are administered. The
27 coverage required under this section shall meet the requirements
28 set forth in subsection (2) of this section.

29 (2) An individual shall not be required to pay an additional
30 deductible or coinsurance for testing that is greater than an
31 annual deductible or coinsurance established for similar benefits.
32 If the program or contract does not cover a similar benefit, a
33 deductible or coinsurance may not be set at a level that
34 materially diminishes the value of the obesity treatment required.

35 Reimbursement to health care providers for obesity treatment
36 provided under this section shall be equal to or greater than
37 reimbursement to health care providers provided under Title XVII
38 of the Social Security Act (Medicare).

39 (3) A group health plan or health insurance issuer is not
40 required under this section to provide for a referral to a
41 nonparticipating health care provider unless the plan or issuer
42 does not have an appropriate health care provider that is
43 available and accessible to administer the screening exam and that
44 is a participating health care provider with respect to that
45 treatment.



46 (4) If a plan or issuer refers an individual to a
47 nonparticipating health care provider in accordance with this
48 section, services provided according to the approved screening
49 exam and resulting treatment, if any, shall be provided at no
50 additional cost to the individual beyond what the individual would
51 otherwise pay for services received by a participating health care
52 provider.

53 **SECTION 2.** This act shall take effect and be in force from
54 and after July 1, 2025.

