WEST VIRGINIA LEGISLATURE

2025 REGULAR SESSION

Introduced

House Bill 2728

By Delegates Crouse, Moore, Drennan, Hornby, Dean, Masters, Amos, and Petitto

[Introduced February 21, 2025; referred to the Committee on Finance then the Judiciary]

A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto five new sections, designated §33-15-4y, §33-16-3aaa, §33-24-7z, §33-25-8w and §33-25A-8z; relating to requiring insurers providing sickness or health care to provide coverage for biodentical hormones.

Be it enacted by the Legislature of West Virginia:

ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.

§33-15-4y. Biodentical hormones to be covered by all health insurance policies.

Any insurer who, on or after January 1, 2025, delivers or issues a policy of group accident and sickness insurance in this state under the provisions of this article shall make available as benefits to all subscribers and members coverage on an expense-incurred basis and individual and group service or indemnity type contracts issued by a nonprofit corporation shall provide coverage for biodentical hormones when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or response to treatment.

ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.

§33-16-3aaa. Biodentical hormones to be covered by all health insurance policies.

Any insurer who, on or after January 1, 2025, delivers or issues a policy of group accident and sickness insurance in this state under the provisions of this article shall make available as benefits to all subscribers and members coverage on an expense-incurred basis and individual and group service or indemnity type contracts issued by a nonprofit corporation shall provide coverage for biodentical hormones when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or response to treatment.

ARTICLE 24. HOSPITAL SERVICE CORPORATIONS, MEDICAL SERVICE CORPORATIONS, DENTAL SERVICE CORPORATIONS AND HEALTH SERVICE CORPORATIONS.

§33-24-7z. Biodentical hormones to be covered by all health insurance policies.

A policy, provision, contract, plan, or agreement subject to this article, on or after January 1, 2025, shall provide coverage for biodentical hormones when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or response to treatment.

ARTICLE 25. HEALTH CARE CORPORATIONS.

§33-25-8w. Biodentical hormones to be covered by all health insurance policies.

Any health care corporation that, on or after January 1, 2025, delivers or issues a policy of sickness or health insurance in this state under the provisions of this article shall provide coverage for biodentical hormones when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or response to treatment.

ARTICLE 25A. HEALTH MAINTENANCE ORGANIZATION ACT.

§33-25A-8z. Biodentical hormones to be covered by all health insurance policies.

A health maintenance organization issuing coverage in this state pursuant to the provisions of this article shall provide coverage for biodentical hormones when determined to be medically necessary and ordered by a licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or response to treatment.

NOTE: The purpose of this bill is to require insurance coverage for biodentical hormones.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.