

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

House Bill 4075

**FISCAL
NOTE**

By Delegate Crouse

[Introduced January 14, 2026; referred to the

Committee on Finance then the Judiciary]

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

Be it enacted by the Legislature of West Virginia:

ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.

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

1 Any insurer who, on or after January 1, 2026, delivers or issues a policy of group accident
2 and sickness insurance in this state under the provisions of this article shall make available as
3 benefits to all subscribers and members coverage on an expense-incurred basis and individual
4 and group service or indemnity type contracts issued by a nonprofit corporation shall provide
5 coverage for bioidentical hormones when determined to be medically necessary and ordered by a
6 licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test
7 results, or response to treatment.

ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.

§33-16-3ii. Bioidentical hormones to be covered by all health insurance policies.

1 Any insurer who, on or after January 1, 2026, delivers or issues a policy of group accident
2 and sickness insurance in this state under the provisions of this article shall make available as
3 benefits to all subscribers and members coverage on an expense-incurred basis and individual
4 and group service or indemnity type contracts issued by a nonprofit corporation shall provide
5 coverage for bioidentical hormones when determined to be medically necessary and ordered by a
6 licensed physician after making a thorough evaluation of the patient's symptoms, diagnostic test
7 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.**

1 A policy, provision, contract, plan, or agreement subject to this article, on or after January
2 1, 2026, shall provide coverage for biodentical hormones when determined to be medically
3 necessary and ordered by a licensed physician after making a thorough evaluation of the patient's
4 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.**

1 Any health care corporation that, on or after January 1, 2026, delivers or issues a policy of
2 sickness or health insurance in this state under the provisions of this article shall provide coverage
3 for biodentical hormones when determined to be medically necessary and ordered by a licensed
4 physician after making a thorough evaluation of the patient's symptoms, diagnostic test results, or
5 response to treatment.

ARTICLE 25A. HEALTH MAINTENANCE ORGANIZATION ACT.**§33-25A-8z. Biodentical hormones to be covered by all health insurance policies.**

1 A health maintenance organization issuing coverage in this state pursuant to the
2 provisions of this article shall provide coverage for biodentical hormones when determined to be
3 medically necessary and ordered by a licensed physician after making a thorough evaluation of
4 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.