

# **WEST VIRGINIA LEGISLATURE**

## **2026 REGULAR SESSION**

**Introduced**

**House Bill 4075**

**FISCAL  
NOTE**

By Delegate Crouse, White, and Howell

[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.