

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1314 Session of
2023

INTRODUCED BY HANBIDGE, HILL-EVANS, MADDEN, SANCHEZ, HOHENSTEIN,
KRAJEWSKI, SCHLOSSBERG, O'MARA AND CERRATO, JUNE 5, 2023

REFERRED TO COMMITTEE ON INSURANCE, JUNE 5, 2023

AN ACT

1 Amending the act of May 17, 1921 (P.L.682, No.284), entitled "An
2 act relating to insurance; amending, revising, and
3 consolidating the law providing for the incorporation of
4 insurance companies, and the regulation, supervision, and
5 protection of home and foreign insurance companies, Lloyds
6 associations, reciprocal and inter-insurance exchanges, and
7 fire insurance rating bureaus, and the regulation and
8 supervision of insurance carried by such companies,
9 associations, and exchanges, including insurance carried by
10 the State Workmen's Insurance Fund; providing penalties; and
11 repealing existing laws," in casualty insurance, providing
12 for coverage for pelvic floor therapy.

13 The General Assembly of the Commonwealth of Pennsylvania
14 hereby enacts as follows:

15 Section 1. The act of May 17, 1921 (P.L.682, No.284), known
16 as The Insurance Company Law of 1921, is amended by adding a
17 section to read:

18 Section 633.1. Coverage for Pelvic Floor Therapy.--(a)
19 Every health insurance policy contract issued, amended or
20 renewed on or after January 1, 2024, shall provide coverage for
21 the expenses of diagnosis and treatment of pelvic floor
22 dysfunction and linked or related conditions, including:

23 (1) Pelvic floor therapy.

1 (2) Biofeedback.

2 (3) Trigger point therapy.

3 (4) Electrical stimulation.

4 (5) Postoperative care for prostatectomies.

5 (6) Postoperative care for hysterectomies.

6 (7) Postpartum pelvic floor assessments.

7 (b) Coverage under this section shall remain subject to any
8 copayment, coinsurance or deductible amounts stated in the
9 policy.

10 (c) An insurer may not deny to a patient eligibility or
11 continued eligibility to enroll or to renew coverage under the
12 terms of the health insurance policy solely for the purpose of
13 avoiding the requirements of this act.

14 (d) As used in this section, the following words and phrases
15 shall have the meanings given to them in this subsection:

16 "Health insurance policy" means an individual or group health
17 insurance policy, contract or plan that provides medical or
18 health care coverage by a health care facility or licensed
19 health care provider on an expense-incurred service or prepaid
20 basis and that is offered by or is governed under any of the
21 following:

22 (1) This act.

23 (2) Subdivision (f) of Article IV of the act of June 13,
24 1967 (P.L.31, No.21), known as the "Human Services Code."

25 (3) The act of December 29, 1972 (P.L.1701, No.364), known
26 as the "Health Maintenance Organization Act."

27 (4) The act of May 18, 1976 (P.L.123, No.54), known as the
28 "Individual Accident and Sickness Insurance Minimum Standards
29 Act."

30 (5) A nonprofit corporation subject to 40 Pa.C.S. Ch. 61

1 (relating to hospital plan corporations) or 63 (relating to
2 professional health services plan corporations).

3 The term does not include accident only, fixed indemnity,
4 limited benefit, credit, dental, vision, specified disease,
5 Medicare supplement, Civilian Health and Medical Program of the
6 Uniformed Services (CHAMPUS) supplement, long-term care or
7 disability income, workers' compensation or automobile medical
8 payment insurance.

9 "Pelvic floor dysfunction" means the inability to control the
10 muscles of the pelvic floor.

11 "Pelvic floor therapy" means the treatment applied to pelvic
12 floor muscles to treat problems associated with the pelvic
13 floor, including incontinence, difficulty with urination or
14 bowel movements, constipation, chronic pelvic pain, painful
15 intercourse, diastasis recti, pelvic organ prolapse and linked
16 or related conditions.

17 Section 2. This act shall take effect in 60 days.