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HOUSE BILL NO. 328

House Amendments in [ ] - February 16, 2026

A BILL to amend and reenact §§ 38.2-3418.21 and 38.2-3418.22 of the Code of Virginia, relating to Bureau of Insurance; essential health benefits benchmark plan selection.

Patron Prior to Engrossment—Delegate Sullivan

Referred to Committee on Labor and Commerce

Be it enacted by the General Assembly of Virginia:

1. That §§ 38.2-3418.21 and 38.2-3418.22 of the Code of Virginia are amended and reenacted as follows:

§ 38.2-3418.21. Coverage for hearing aids and related services.

A. As used in this section:

"Hearing aid" means any wearable, nondisposable instrument or device designed or offered to aid or compensate for [ impaired human ] hearing [ loss ] and any parts, attachments, or accessories, including earmolds, but excluding batteries and cords. Hearing aids are not to be considered durable medical equipment.

"Related services" includes earmolds, initial batteries, and other necessary equipment, maintenance, and adaptation training.

B. Notwithstanding the provisions of § 38.2-3419, subdivision A 1 of § 38.2-6506, or any other provision of law, each insurer proposing to issue individual or group accident and sickness insurance policies providing hospital, medical and surgical, or major medical coverage on an expense-incurred basis; each corporation providing individual or group accident and sickness subscription contracts; and each health maintenance organization providing a health care plan for health care services shall provide coverage for hearing aids and related services for children 18 years of age or younger under any policy, contract, or plan delivered, issued for delivery, or renewed in the Commonwealth. The coverage shall include payment of the cost of one hearing aid per [ hearing-impaired ] ear [ with hearing loss ] every 24 months, up to \$1,500 per hearing aid. The insured may choose a higher-priced hearing aid and may pay the difference in cost above \$1,500, with no financial or contractual penalty to the insured or to the provider of the hearing aid.

C. No insurer, corporation, or health maintenance organization shall impose upon any person receiving benefits pursuant to this section any copayment or fee, and no condition may be applied to the person that is not equally imposed upon all individuals in the same benefit category.

D. Coverage shall be available under this section only for services and equipment recommended by an otolaryngologist. Such recommended services and equipment may be provided or dispensed by an otolaryngologist, licensed audiologist, or licensed hearing aid specialist.

E. The provisions of this section shall apply to any policy, contract, or plan delivered, issued for delivery, or renewed in the Commonwealth on and after January 1, 2024.

F. The provisions of this section shall not apply to short-term travel, accident-only, limited or specified disease policies, or contracts designed for issuance to persons eligible for coverage under Title XVIII of the Social Security Act, known as Medicare, or any other similar coverage under state or federal governmental plans or to short-term nonrenewable policies of not more than six months' duration. The provisions of this section shall not apply to policies, contracts, or plans issued in the individual market or small group markets.

G. The Commission shall not use any special fund revenues dedicated to its other functions and duties, including revenues from utility consumer taxes or fees from licensees regulated by the Commission or fees paid to the office of the clerk of the Commission, to fund the defrayal of costs for the coverage provided pursuant to subsection B as required by 42 U.S.C. § 18031 or any successor provision. The Commission shall not pay any funds beyond the moneys appropriated for the defrayal of costs related to such coverage. Appropriated funds remaining at year end shall not revert to the general fund but shall remain with the Commission for defrayal of costs related to this coverage.

§ 38.2-3418.22. Coverage for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-onset neuropsychiatric syndrome.

A. As used in this section:

"Pediatric acute-onset neuropsychiatric syndrome" or "PANS" means a clinically defined disorder characterized by the sudden onset of obsessive-compulsive symptoms (OCD) or eating restrictions, concomitant with acute behavioral deterioration in at least two designated domains. Comorbid PANS symptoms may include anxiety, sensory amplification or motor abnormalities, behavioral regression, deterioration in school performance, mood disorder, urinary symptoms, or sleep disturbances. PANS does not require a known trigger, although it is believed to be triggered by one or more pathogens.

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HB328E

59 "Pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections" or  
60 "PANDAS" means a subset of PANS that has five distinct criteria for diagnosis, including (i) abrupt  
61 "overnight" OCD or dramatic, disabling tics; (ii) a relapsing-remitting, episodic symptom course; (iii) young  
62 age at onset; (iv) presence of neurologic abnormalities; and (v) temporal association between symptom onset  
63 and Group A streptococcal infection. The five criteria of PANDAS are usually accompanied by similar  
64 comorbid symptoms as found in PANS.

65 B. Notwithstanding the provisions of § 38.2-3419 or subdivision A 1 of § 38.2-6506, each insurer  
66 proposing to issue individual or group accident and sickness insurance policies providing hospital, medical  
67 and surgical, or major medical coverage on an expense-incurred basis; each corporation providing individual  
68 or group accident and sickness subscription contracts; and each health maintenance organization providing a  
69 health care plan for health care services shall provide coverage for the prophylaxis, diagnosis, and treatment  
70 of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric  
71 acute-onset neuropsychiatric syndrome. Such coverage shall include coverage for treatment using  
72 antimicrobials, medication, and behavioral therapies to manage neuropsychiatric symptoms,  
73 immunomodulating medicines, plasma exchange, and intravenous immunoglobulin therapy.

74 C. No insurer, corporation, or organization providing coverage pursuant to this section shall (i) deny or  
75 delay the coverage required by this section because the enrollee previously received treatment, including the  
76 same or similar treatment, for these conditions or because the enrollee was diagnosed with or received  
77 treatment for his condition under a different diagnostic name, including autoimmune encephalopathy; (ii)  
78 limit coverage of immunomodulating therapies for the treatment of pediatric acute-onset neuropsychiatric  
79 syndrome and pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections in a  
80 manner that is inconsistent with the treatment guidelines developed by a consortium convened for the  
81 purposes of researching, identifying, and publishing best practice standards for diagnosis and treatment of  
82 such syndrome or disorders that are accessible for medical professionals and are based on evidence of  
83 positive patient outcomes; (iii) require a trial of therapies that treat only neuropsychiatric symptoms before  
84 authorizing coverage of immunomodulating therapies for the treatment of pediatric acute-onset  
85 neuropsychiatric syndrome and pediatric autoimmune neuropsychiatric disorders associated with  
86 streptococcal infections; or (iv) deny coverage for out-of-state treatment if the service is not available within  
87 the Commonwealth.

88 D. Nothing in this section shall prevent an insurer, corporation, or organization from requesting treatment  
89 notes and the anticipated duration of treatment and outcomes.

90 E. Nothing shall preclude the undertaking of usual and customary procedures, including prior  
91 authorization, to determine the appropriateness of, and medical necessity for, treatment of PANDAS and  
92 PANS under this section, provided that all such appropriateness and medical necessity determinations are  
93 made in the same manner as those determinations are made for the treatment of any other illness, condition,  
94 or disorder covered by such policy, contract, or plan.

95 F. The coverage provided under this section shall not be more restrictive than or separate from coverage  
96 provided for any other illness, condition, or disorder for purposes of determining deductibles, benefit year or  
97 lifetime durational limits, benefit year or lifetime dollar limits, lifetime episodes or treatment limits,  
98 copayment and coinsurance factors, and benefit year maximum for deductibles and copayments and  
99 coinsurance factors. *The provisions of this section shall not apply to policies, contracts, or plans issued in the*  
100 *individual market or small group markets.*

101 G. The requirements of this section shall apply to all insurance policies, contracts, and plans delivered,  
102 issued for delivery, reissued, or extended in the Commonwealth on and after January 1, 2026, or at any time  
103 thereafter when any term of the policy, contract, or plan is changed or any premium adjustment is made.

104 H. This section shall not apply to short-term travel, accident-only, or limited or specified disease policies  
105 or contracts, nor to policies or contracts designed for issuance to persons eligible for coverage under Title  
106 XVIII of the Social Security Act, known as Medicare, or any other similar coverage under federal  
107 governmental plans.

108 **2. That the provisions of the first enactment of this act shall become effective January 1, [ 2029 2028 ] ,**  
109 **if the Centers for Medicare and Medicaid Services approves a new essential health benefits benchmark**  
110 **plan for the [ 2029 2028 ] plan year selected by the State Corporation Commission's Bureau of**  
111 **Insurance (the Bureau) that includes the coverage described in the third enactment of this act. The**  
112 **Bureau shall certify in writing to the Virginia Code Commission when such contingency is met.**

113 **3. That the State Corporation Commission's Bureau of Insurance shall select a new essential health**  
114 **benefits benchmark plan for the 2029 plan year that includes, in addition to the essential health**  
115 **benefits package included in the existing benchmark plan, coverage for (i) doula care services under**  
116 **the same terms and conditions provided in Chapters 460 and 495 of the 2024 Acts of Assembly; (ii) the**  
117 **treatment of iatrogenic infertility, including standard fertility preservation procedures and services**  
118 **that are not considered experimental or investigational by the American Society for Reproductive**  
119 **Medicine or the American Society of Clinical Oncology and are consistent with established medical**  
120 **practices or professional guidelines published by the American Society for Reproductive Medicine or**

121 the American Society of Clinical Oncology, including sperm banking, oocyte banking, embryo banking,  
122 banking of reproductive tissues, and the storage of reproductive cells and tissues; (iii) the diagnosis and  
123 treatment of infertility, standard fertility preservation procedures, and embryo transfer under the  
124 same terms and conditions provided in Chapter 689 of the 2025 Acts of Assembly, including a  
125 maximum of three cycles per lifetime of assisted reproductive technology; (iv) hearing aids under the  
126 same terms and conditions provided in § 38.2-3418.21 of the Code of Virginia, as amended by this act,  
127 except that such coverage shall apply to all individuals regardless of age; (v) pasteurized donor human  
128 breast milk under the same terms and conditions proposed in Senate Bill 499 of the 2024 Regular  
129 Session of the General Assembly; (vi) the prophylaxis, diagnosis, and treatment of pediatric  
130 autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-  
131 onset neuropsychiatric syndrome under the same terms and conditions provided in § 38.2-3418.22 of  
132 the Code of Virginia, as amended by this act; and (vii) the treatment of polycystic ovary syndrome  
133 under the same terms and conditions proposed in House Bill 604 of the 2024 Regular Session of the  
134 General Assembly.

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