

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]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto five new
 2 sections, designated §33-15-4y, §33-16-3aaa, §33-24-7z, §33-25-8w and §33-25A-8z;
 3 relating to requiring insurers providing sickness or health care to provide coverage for
 4 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, 2025, 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.

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

1 Any insurer who, on or after January 1, 2025, 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. Biotical 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, 2025, shall provide coverage for biotical 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. Biotical hormones to be covered by all health insurance policies.

1 Any health care corporation that, on or after January 1, 2025, 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 biotical 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. Biotical 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 biotical 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 biotical 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.