

1-1 By: Guillen, et al. (Senate Sponsor - Schwertner) H.B. No. 2516
 1-2 (In the Senate - Received from the House May 6, 2025;
 1-3 May 7, 2025, read first time and referred to Committee on Health &
 1-4 Human Services; May 19, 2025, reported favorably by the following
 1-5 vote: Yeas 6, Nays 0; May 19, 2025, sent to printer.)

1-6 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-7				
1-8	X			
1-9	X			
1-10	X			
1-11	X			
1-12	X			
1-13			X	
1-14			X	
1-15			X	
1-16	X			

1-17 A BILL TO BE ENTITLED
 1-18 AN ACT

1-19 relating to the eligibility of certain individuals younger than 65
 1-20 years of age to purchase Medicare supplement benefit plans.

1-21 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-22 SECTION 1. This Act shall be known as the Chris Larkin ALS
 1-23 Act.

1-24 SECTION 2. Subchapter B, Chapter 1652, Insurance Code, is
 1-25 amended by adding Sections 1652.059 and 1652.060 to read as
 1-26 follows:

1-27 Sec. 1652.059. COVERAGE FOR CERTAIN INDIVIDUALS YOUNGER
 1-28 THAN 65. (a) In this section, "entity" means an entity that
 1-29 delivers or issues for delivery a Medicare supplement benefit plan
 1-30 in this state.

1-31 (b) An entity that offers coverage under a Medicare
 1-32 supplement benefit plan to individuals 65 years of age or older must
 1-33 offer the same coverage to individuals younger than 65 years of age
 1-34 who are eligible for and enrolled in Medicare by reason of
 1-35 disability, end stage renal disease, or amyotrophic lateral
 1-36 sclerosis.

1-37 (c) Except as otherwise provided by rules adopted under
 1-38 Section 1652.051, any benefit, protection, policy, or procedure
 1-39 applicable to coverage under a plan for an individual 65 years of
 1-40 age or older must apply to coverage offered under Subsection (b).

1-41 (d) A standardized Plan A, Plan B, or Plan D Medicare
 1-42 supplement benefit plan offered under Subsection (b) must be
 1-43 offered at the same premium rate charged for the plan to an
 1-44 individual 65 years of age. A premium rate for a Medicare
 1-45 supplement benefit plan offered under Subsection (b), other than
 1-46 Plan A, Plan B, or Plan D, may not exceed 200 percent of the premium
 1-47 rate charged for the same plan to an individual 65 years of age.

1-48 Sec. 1652.060. ENROLLMENT PERIOD FOR CERTAIN INDIVIDUALS
 1-49 YOUNGER THAN 65. (a) In this section, "entity" means an entity
 1-50 that delivers or issues for delivery a Medicare supplement benefit
 1-51 plan in this state.

1-52 (b) An individual eligible for coverage under a Medicare
 1-53 supplement benefit plan under Section 1652.059 may enroll any time
 1-54 during the six-month period beginning the first day of the first
 1-55 month the individual becomes enrolled for benefits under Medicare
 1-56 Part B.

1-57 (c) During an enrollment period, an entity may not, with
 1-58 respect to an applicant who is an individual described by
 1-59 Subsection (b):

1-60 (1) deny or condition the issuance or effectiveness of
 1-61 a Medicare supplement benefit plan or certificate that the entity

2-1 offers and is available for issuance in this state;
2-2 (2) subject the applicant to medical underwriting or
2-3 discriminate in the price of a Medicare supplement benefit plan or
2-4 certificate because of the applicant's health status, claims
2-5 experience, receipt of health care, or medical condition;

2-6 (3) impose a waiting period; or
2-7 (4) impose a limitation or exclusion of benefits based
2-8 on the applicant's preexisting condition.

2-9 (d) The commissioner shall adopt rules as necessary to
2-10 administer this section, including rules designating enrollment
2-11 periods.

2-12 SECTION 3. The changes in law made by this Act apply only to
2-13 a Medicare supplement benefit plan delivered, issued for delivery,
2-14 or renewed on or after September 1, 2025.

2-15 SECTION 4. In addition to other enrollment periods provided
2-16 by law, an individual younger than 65 years of age and enrolled in
2-17 Medicare Part B by reason of disability, end stage renal disease, or
2-18 amyotrophic lateral sclerosis on the effective date of this Act may
2-19 apply for coverage under a Medicare supplement benefit plan:

2-20 (1) after August 31, 2025, and before March 2, 2026; or

2-21 (2) if the individual is unable to submit an
2-22 application for coverage under the plan during the period described
2-23 by Subdivision (1) of this section because the application is not
2-24 available and the individual requested the application during that
2-25 period, during a six-month period beginning on the date the
2-26 application initially becomes available.

2-27 SECTION 5. This Act takes effect immediately if it receives
2-28 a vote of two-thirds of all the members elected to each house, as
2-29 provided by Section 39, Article III, Texas Constitution. If this
2-30 Act does not receive the vote necessary for immediate effect, this
2-31 Act takes effect September 1, 2025.

2-32 * * * * *