

112TH CONGRESS  
1ST SESSION

# H. R. 1955

To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to require that group and individual health insurance coverage and group health plans provide coverage for treatment of a minor child's congenital or developmental deformity or disorder due to trauma, burns, infection, tumor, or disease.

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## IN THE HOUSE OF REPRESENTATIVES

MAY 24, 2011

Mr. TIBERI (for himself, Mrs. MCCARTHY of New York, Ms. SCHAKOWSKY, Ms. LEE of California, and Mrs. MALONEY) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means and Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## A BILL

To amend the Public Health Service Act, the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986 to require that group and individual health insurance coverage and group health plans provide coverage for treatment of a minor child's congenital or developmental deformity or disorder due to trauma, burns, infection, tumor, or disease.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Children’s Access to  
3 Reconstructive Evaluation & Surgery (CARES) Act of  
4 2011”.

5 **SEC. 2. COVERAGE OF MINOR CHILD’S CONGENITAL OR DE-**  
6 **VELOPMENTAL DEFORMITY OR DISORDER.**

7 (a) PUBLIC HEALTH SERVICE ACT AMENDMENTS.—

8 (1) Title XXVII of the Public Health Service Act is  
9 amended by inserting after section 2728 (42 U.S.C.  
10 300gg–28), as redesignated by section 1001(2) of the Pa-  
11 tient Protection and Affordable Care Act (Public Law  
12 111–148), the following new section:

13 **“SEC. 2729. STANDARDS RELATING TO BENEFITS FOR**  
14 **MINOR CHILD’S CONGENITAL OR DEVELOP-**  
15 **MENTAL DEFORMITY OR DISORDER.**

16 **“(a) REQUIREMENTS FOR RECONSTRUCTIVE SUR-**  
17 **GERY.—**

18 **“(1) IN GENERAL.—**A group health plan, and a  
19 health insurance issuer offering group or individual  
20 health insurance coverage, that provides coverage for  
21 surgical benefits shall provide coverage for out-  
22 patient and inpatient diagnosis and treatment of a  
23 minor child’s congenital or developmental deformity,  
24 disease, or injury. A minor child shall include any  
25 individual through 21 years of age.

1           “(2) REQUIREMENTS.—Any coverage provided  
2 under paragraph (1) shall be subject to pre-author-  
3 ization or pre-certification as required by the plan or  
4 issuer, and such coverage shall include any surgical  
5 treatment which, in the opinion of the treating phy-  
6 sician, is medically necessary to approximate a nor-  
7 mal appearance.

8           “(3) TREATMENT DEFINED.—

9           “(A) IN GENERAL.—In this section, the  
10 term ‘treatment’ includes reconstructive sur-  
11 gical procedures (procedures that are generally  
12 performed to improve function, but may also be  
13 performed to approximate a normal appear-  
14 ance) that are performed on abnormal struc-  
15 tures of the body caused by congenital defects,  
16 developmental abnormalities, trauma, burns, in-  
17 fection, tumors, or disease, including—

18                   “(i) procedures that do not materially  
19 affect the function of the body part being  
20 treated; and

21                   “(ii) procedures for secondary condi-  
22 tions and follow-up treatment.

23           “(B) EXCEPTION.—Such term does not in-  
24 clude cosmetic surgery performed to reshape

1 normal structures of the body to improve ap-  
2 pearance or self-esteem.

3 “(b) NOTICE.—A group health plan under this part  
4 shall comply with the notice requirement under section  
5 714(b) of the Employee Retirement Income Security Act  
6 of 1974 with respect to the requirements of this section  
7 as if such section applied to such plan.”.

8 (2) Section 2724(c) of such Act (42 U.S.C. 300gg–  
9 23(c)), as redesignated by section 1001(4) and subsection  
10 (c)(14) of the section 1563 (relating to conforming amend-  
11 ments) of Public Law 111–148, is amended by striking  
12 “section 2704” and inserting “sections 2725 and 2729”.

13 (3) Section 2762(b)(2) of such Act (42 U.S.C.  
14 300gg–62(b)(2)) is amended by striking “section 2751”  
15 and inserting “sections 2751 and 2729”.

16 (4) For purposes of applying section 2729 of the  
17 Public Health Service Act, as inserted by paragraph (1),  
18 to individual health insurance coverage before 2014, the  
19 provisions of such section shall be treated as also included  
20 under part B of title XXVII of the Public Health Service  
21 Act.

22 (b) ERISA AMENDMENTS.—(1) Subpart B of part  
23 7 of subtitle B of title I of the Employee Retirement In-  
24 come Security Act of 1974 is amended by adding at the  
25 end the following new section:

1 **“SEC. 716. STANDARDS RELATING TO BENEFITS FOR MINOR**  
2 **CHILD’S CONGENITAL OR DEVELOPMENTAL**  
3 **DEFORMITY OR DISORDER.**

4 “(a) REQUIREMENTS FOR RECONSTRUCTIVE SUR-  
5 GERY.—

6 “(1) IN GENERAL.—A group health plan, and a  
7 health insurance issuer offering group health insur-  
8 ance coverage, that provides coverage for surgical  
9 benefits shall provide coverage for outpatient and in-  
10 patient diagnosis and treatment of a minor child’s  
11 congenital or developmental deformity, disease, or  
12 injury. A minor child shall include any individual  
13 who has not attained age 22.

14 “(2) REQUIREMENTS.—Any coverage provided  
15 under paragraph (1) shall be subject to pre-author-  
16 ization or pre-certification as required by the plan or  
17 issuer, and such coverage shall include any surgical  
18 treatment which, in the opinion of the treating phy-  
19 sician, is medically necessary to approximate a nor-  
20 mal appearance.

21 “(3) TREATMENT DEFINED.—

22 “(A) IN GENERAL.—For purposes of this  
23 section, the term ‘treatment’ includes recon-  
24 structive surgical procedures (procedures that  
25 are generally performed to improve function,  
26 but may also be performed to approximate a

1 normal appearance) that are performed on ab-  
2 normal structures of the body caused by con-  
3 genital defects, developmental abnormalities,  
4 trauma, burns, infection, tumors, or disease, in-  
5 cluding—

6 “(i) procedures that do not materially  
7 affect the function of the body part being  
8 treated; and

9 “(ii) procedures for secondary condi-  
10 tions and follow-up treatment.

11 “(B) EXCEPTION.—Such term does not in-  
12 clude cosmetic surgery performed to reshape  
13 normal structures of the body to improve ap-  
14 pearance or self-esteem.

15 “(b) NOTICE UNDER GROUP HEALTH PLAN.—The  
16 imposition of the requirements of this section shall be  
17 treated as a material modification in the terms of the plan  
18 described in the last sentence of section 102(a), for pur-  
19 poses of assuring notice of such requirements under the  
20 plan; except that the summary description required to be  
21 provided under the fourth sentence of section 104(b)(1)  
22 with respect to such modification shall be provided by not  
23 later than 60 days after the first day of the first plan  
24 year in which such requirements apply.”.

1       (2) Section 731(c) of such Act (29 U.S.C. 1191(e))  
 2 is amended by striking “section 711” and inserting “sec-  
 3 tions 711 and 716”.

4       (3) Section 732(a) of such Act (29 U.S.C. 1191a(a))  
 5 is amended by striking “section 711” and inserting “sec-  
 6 tions 711 and 716”.

7       (4) The table of contents in section 1 of such Act  
 8 is amended by inserting after the item relating to section  
 9 714 the following new items:

“Sec. 715. Additional market reforms.

“Sec. 716. Standards relating to benefits for minor child’s congenital or devel-  
 opmental deformity or disorder.”.

10       (c) INTERNAL REVENUE CODE AMENDMENTS.—

11           (1) IN GENERAL.—Subchapter B of chapter  
 12 100 of the Internal Revenue Code of 1986, as  
 13 amended by subsection (f) of the section 1563 (relat-  
 14 ing to conforming amendments) of Public Law 111–  
 15 148, is amended by adding at the end the following  
 16 new section:

17 **“SEC. 9816. STANDARDS RELATING TO BENEFITS FOR**  
 18 **MINOR CHILD’S CONGENITAL OR DEVELOP-**  
 19 **MENTAL DEFORMITY OR DISORDER.**

20       “(a) REQUIREMENTS FOR RECONSTRUCTIVE SUR-  
 21 GERY.—

22           “(1) IN GENERAL.—A group health plan, and a  
 23 health insurance issuer offering group health insur-  
 24 ance coverage, that provides coverage for surgical

1 benefits shall provide coverage for outpatient and in-  
2 patient diagnosis and treatment of a minor child's  
3 congenital or developmental deformity, disease, or  
4 injury. A minor child shall include any individual  
5 who has not attained age 22.

6 “(2) REQUIREMENTS.—Any coverage provided  
7 under paragraph (1) shall be subject to pre-author-  
8 ization or pre-certification as required by the plan or  
9 issuer, and such coverage shall include any surgical  
10 treatment which, in the opinion of the treating phy-  
11 sician, is medically necessary to approximate a nor-  
12 mal appearance.

13 “(3) TREATMENT DEFINED.—

14 “(A) IN GENERAL.—For purposes of this  
15 section, the term ‘treatment’ includes recon-  
16 structive surgical procedures (procedures that  
17 are generally performed to improve function,  
18 but may also be performed to approximate a  
19 normal appearance) that are performed on ab-  
20 normal structures of the body caused by con-  
21 genital defects, developmental abnormalities,  
22 trauma, burns, infection, tumors, or disease, in-  
23 cluding—



1 “(i) procedures that do not materially  
2 affect the function of the body part being  
3 treated; and

4 “(ii) procedures for secondary condi-  
5 tions and follow-up treatment.

6 “(B) EXCEPTION.—Such term does not in-  
7 clude cosmetic surgery performed to reshape  
8 normal structures of the body to improve ap-  
9 pearance or self-esteem.”.

10 (2) CLERICAL AMENDMENT.—The table of sec-  
11 tions for such subchapter is amended by adding at  
12 the end the following new items:

“Sec. 9815. Additional market reforms.

“Sec. 9816. Standards relating to benefits for minor child’s congenital or devel-  
opmental deformity or disorder.”.

13 (d) CLARIFYING AMENDMENT REGARDING APPLICA-  
14 TION TO GRANDFATHERED PLANS.—Section  
15 1251(a)(4)(A) of the Patient Protection and Affordable  
16 Care Act (Public Law 111–148; 42 U.S.C.  
17 18011(a)(4)(A)), as added by section 2301(a) of Public  
18 Law 111–152, is amended by adding at the end the fol-  
19 lowing new clause:

20 “(v) Section 2729 (relating to stand-  
21 ards relating to benefits for minor child’s  
22 congenital or developmental deformity or  
23 disorder), as added by section 2(a) of the

1 Children’s Access to Reconstructive Eval-  
2 uation & Surgery (CARES) Act of 2011.”.

3 (e) EFFECTIVE DATE.—The amendments made by  
4 this section shall apply with respect to group health plans  
5 for plan years beginning on or after January 1, 2012, and  
6 with respect to health insurance coverage offered, sold,  
7 issued, renewed, in effect, or operated in the individual  
8 market on or after such date.

9 (f) COORDINATED REGULATIONS.—Section 104(1) of  
10 the Health Insurance Portability and Accountability Act  
11 of 1996 is amended by striking “this subtitle (and the  
12 amendments made by this subtitle and section 401)” and  
13 inserting “the provisions of part 7 of subtitle B of title  
14 I of the Employee Retirement Income Security Act of  
15 1974, the provisions of parts A and C of title XXVII of  
16 the Public Health Service Act, and chapter 100 of the In-  
17 ternal Revenue Code of 1986”.

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