

HOUSE BILL No. 1412

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-8-14.9; IC 27-13-7-29.1.

Synopsis: Coverage for cognitive rehabilitation services. Requires a policy of accident and sickness insurance and a health maintenance organization to provide coverage for medically necessary acquired brain injury treatment provided to certain individuals.

Effective: July 1, 2026.

Errington, Campbell

January 8, 2026, read first time and referred to Committee on Insurance.



Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1412

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-8-14.9 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE
3 JULY 1, 2026]:

4 **Chapter 14.9. Coverage for Acquired Brain Injury Treatment**

5 **Sec. 1. This chapter applies to a policy of accident and sickness**
6 **insurance that is issued, delivered, or renewed after June 30, 2026.**

7 **Sec. 2. As used in this chapter, "acquired brain injury" means**
8 **an injury to the brain that:**

9 (1) occurs after birth; and

10 (2) is caused by:

11 (A) an infectious disease;

12 (B) a metabolic disorder;

13 (C) an endocrine disorder;

14 (D) diminished oxygen;

15 (E) a brain tumor;

16 (F) a toxin;

17 (G) a disease that affects the blood supply to the brain;



1 (H) a stroke;

2 (I) a traumatic brain injury; or

3 (J) any other related disease, disorder, or condition.

4 Sec. 3. As used in this chapter, "cognitive communication
5 therapy" means therapy designed to address cognitive
6 impairments that:

7 (1) are caused by an acquired brain injury; and

8 (2) affect all modalities of comprehension and expression,
9 including reading, writing, and verbal expression of
10 information.

11 Sec. 4. As used in this chapter, "cognitive rehabilitation
12 therapy" means therapy that is designed to help an individual
13 relearn cognitive skills that have been impaired due to an acquired
14 brain injury.

15 Sec. 5. As used in this chapter, "community reintegration
16 services" means services that provide therapeutic training to
17 develop skills essential for an individual who has experienced an
18 acquired brain injury to:

19 (1) participate in life;

20 (2) reenter employment;

21 (3) attend school;

22 (4) safely live independently; and

23 (5) participate in the individual's community.

24 Sec. 6. As used in this chapter, "functional rehabilitation
25 therapy" means a structured therapeutic approach to
26 rehabilitation for an acquired brain injury which emphasizes
27 learning by doing and focuses on relearning a specific task in a
28 prescribed format with maximum opportunity for repeated correct
29 practice.

30 Sec. 7. As used in this chapter, "insured" means an individual
31 who is entitled to coverage under a policy of accident and sickness
32 insurance.

33 Sec. 8. (a) As used in this chapter, "medically necessary
34 acquired brain injury treatment" means any treatment for an
35 acquired brain injury that is consistent with generally accepted
36 principles of professional medical practice.

37 (b) The term includes:

38 (1) cognitive rehabilitation therapy;

39 (2) cognitive communication therapy;

40 (3) neurocognitive therapy;

41 (4) neurobehavioral therapy;

42 (5) neurofeedback therapy;



- (6) neuropsychological therapy;
- (7) postacute residential treatment;
- (8) functional rehabilitation therapy; and
- (9) community reintegration services.

Sec. 9. As used in this chapter, "neurobehavioral therapy" means a set of medical and therapeutic assessments and treatments focused on behavioral impairments associated with an acquired brain injury.

Sec. 10. As used in this chapter, "neurocognitive therapy" means therapeutic services designed to:

- (1) address neurological deficits in informational processing that are caused by an acquired brain injury; and
- (2) facilitate the development of higher level cognitive abilities after an individual has experienced an acquired brain injury.

Sec. 11. As used in this chapter, "neurofeedback therapy" means therapeutic services that focus on direct training of brain function to enhance an individual's:

- (1) self-regulatory capacity; or
- (2) ability to exert control over the individual's behavior, thoughts, and feelings;

after the individual experiences an acquired brain injury.

Sec. 12. As used in this chapter, "neuropsychological therapy" means a therapeutic intervention that is designed to improve or minimize deficits in behavioral and cognitive processes that occur as a result of an acquired brain injury.

Sec. 13. As used in this chapter, "policy of accident and sickness insurance" has the meaning set forth in IC 27-8-5-1. The term does not include a policy, plan, or coverage set forth in IC 27-8-5-2.5(a).

Sec. 14. As used in this chapter, "postacute residential treatment" means integrated medical and therapeutic services, treatments, education, and skills training provided in a home and community setting after an individual experiences an acquired brain injury.

Sec. 15. As used in this chapter, "practitioner" means an individual who plays a role in the treatment of acquired brain injuries.

Sec. 16. A policy of accident and sickness insurance shall provide coverage for medically necessary acquired brain injury treatment provided to an insured.

Sec. 17. The coverage required by this chapter shall not be subject to any lifetime limitation provisions.

Sec. 18. The coverage required by this chapter shall not be



1 subject to any annual limitation, deductible, copayment, or
 2 coinsurance provisions that are more restrictive than the annual
 3 limitation, deductible, copayment, or coinsurance provisions that
 4 apply generally under the policy of accident and sickness
 5 insurance. Any annual limitation on the coverage required by this
 6 chapter shall be separately stated by the policy of accident and
 7 sickness insurance.

8 **Sec. 19. A practitioner and a treatment facility that provides**
 9 **acquired brain injury treatment services to an insured shall possess**
 10 **the appropriate licenses, accreditation, training, and experience**
 11 **deemed customary and routine in the appropriate trade practice.**

12 SECTION 2. IC 27-13-7-29.1 IS ADDED TO THE INDIANA
 13 CODE AS A NEW SECTION TO READ AS FOLLOWS
 14 [EFFECTIVE JULY 1, 2026]: **Sec. 29.1. (a) This section applies to an**
 15 **individual contract or a group contract that is entered into,**
 16 **amended, or renewed after June 30, 2026.**

17 **(b) The following definitions apply throughout this section:**

18 **(1) "Acquired brain injury" means an injury to the brain**
 19 **that:**

20 **(A) occurs after birth; and**

21 **(B) is caused by:**

22 **(i) an infectious disease;**

23 **(ii) a metabolic disorder;**

24 **(iii) an endocrine disorder;**

25 **(iv) diminished oxygen;**

26 **(v) a brain tumor;**

27 **(vi) a toxin;**

28 **(vii) a disease that affects the blood supply to the brain;**

29 **(viii) a stroke;**

30 **(ix) a traumatic brain injury; or**

31 **(x) any other related disease, disorder, or condition.**

32 **(2) "Cognitive communication therapy" means therapy**
 33 **designed to address cognitive impairments that:**

34 **(A) are caused by an acquired brain injury; and**

35 **(B) affect all modalities of comprehension and expression,**
 36 **including reading, writing, and verbal expression of**
 37 **information.**

38 **(3) "Cognitive rehabilitation therapy" means therapy that is**
 39 **designed to help an individual relearn cognitive skills that**
 40 **have been impaired due to an acquired brain injury.**

41 **(4) "Community reintegration services" means services that**
 42 **provide therapeutic training to develop skills essential for an**



individual who has experienced an acquired brain injury to:

- (A) participate in life;
- (B) reenter employment;
- (C) attend school;
- (D) safely live independently; and
- (E) participate in the individual's community.

(5) "Functional rehabilitation therapy" means a structured therapeutic approach to rehabilitation for an acquired brain injury which emphasizes learning by doing and focuses on relearning a specific task in a prescribed format with maximum opportunity for repeated correct practice.

(6) "Medically necessary acquired brain injury treatment" means any treatment for an acquired brain injury that is consistent with generally accepted principles of professional medical practice. The term includes:

- (A) cognitive rehabilitation therapy;
- (B) cognitive communication therapy;
- (C) neurocognitive therapy;
- (D) neurobehavioral therapy;
- (E) neurofeedback therapy;
- (F) neuropsychological therapy;
- (G) postacute residential treatment;
- (H) functional rehabilitation therapy; and
- (I) community reintegration services.

(7) "Neurobehavioral therapy" means a set of medical and therapeutic assessments and treatments focused on behavioral impairments associated with an acquired brain injury.

(8) "Neurocognitive therapy" means therapeutic services designed to:

- (A) address neurological deficits in informational processing that are caused by an acquired brain injury; and
- (B) facilitate the development of higher level cognitive abilities after an individual has experienced an acquired brain injury.

(9) "Neurofeedback therapy" means therapeutic services that focus on direct training of brain function to enhance an individual's:

- (A) self-regulatory capacity; or
- (B) ability to exert control over the individual's behavior, thoughts, and feelings;

after the individual experiences an acquired brain injury.



1 **(10) "Neuropsychological therapy" means a therapeutic**
2 **intervention that is designed to improve or minimize deficits**
3 **in behavioral and cognitive processes that occur as a result of**
4 **an acquired brain injury.**

5 **(11) "Postacute residential treatment" means integrated**
6 **medical and therapeutic services, treatments, education, and**
7 **skills training provided in a home and community setting**
8 **after an individual experiences an acquired brain injury.**

9 **(12) "Practitioner" means an individual who plays a role in**
10 **the treatment of acquired brain injuries.**

11 **(c) An individual contract or a group contract shall provide**
12 **coverage for medically necessary acquired brain injury treatment**
13 **provided to an enrollee.**

14 **(d) The coverage required by this section shall not be subject to**
15 **any lifetime limitation provisions.**

16 **(e) The coverage required by this section shall not be subject to**
17 **any annual limitation, deductible, copayment, or coinsurance**
18 **provisions that are more restrictive than the annual limitation,**
19 **deductible, copayment, or coinsurance provisions that apply**
20 **generally under the individual contract or the group contract. Any**
21 **annual limitation on the coverage required by this section shall be**
22 **separately stated by the individual contract or group contract.**

23 **(f) A practitioner and a treatment facility that provides**
24 **acquired brain injury treatment services to an enrollee shall**
25 **possess the appropriate licenses, accreditation, training, and**
26 **experience deemed customary and routine in the appropriate trade**
27 **practice.**

