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BILL SUMMARY

S.F. No. 4502 – Prohibit quantity limits on coverage for home care nursing services

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Bill Overview

S.F. 4502 clarifies coverage requirements for home care nursing services. Existing law provides that "home care nursing services . . . shall be covered under a health plan for persons who are concurrently covered by both the health plan and enrolled in medical assistance under chapter 256B." In practice, this statute has been interpreted such that health plans are not required to cover all home care nursing services but may instead impose policy caps on the amount of home care nursing services an enrollee can receive. The bill removes this ambiguity by prohibiting health plans from imposing quantity limits on such services.

In addition, SF 4502 inserts a definition of home care nursing services into the statute and requires health plans to utilize that term in all policy documents and communications for any services that meet the definition.

"Home care nursing services" is defined in the bill as ongoing, individualized, continuous nursing services that are:

1. ordered by a physician, APRN, or physician assistant;
2. provided by a registered nurse or licensed practical nurse;
3. medically necessary to maintain, stabilize, or restore the recipient's health due to medical complexity or the need for sustained skilled nursing assessment, intervention, or monitoring; and
4. required for a duration or frequency that cannot be safely or effectively met through intermittent, episodic, or visit-based nursing services.

Effective Dates

- The prohibition on quantity limits is retroactively effective January 1, 2026, and applies to policies issued, offered, or renewed, and causes of action accruing, on or after that date.

- The terminology and definition provisions are effective August 1, 2026.