To amend chapter 376, RSMo, by adding thereto one new section relating to insurance coverage for morbid obesity.

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.1475, to read as follows:

376.1475. 1. All health benefit plans, as defined in section 376.1350, that are delivered, issued for delivery, continued, or renewed on or after August 28, 2007, and providing coverage to any resident of this state shall provide coverage for the treatment of morbid obesity.

2. As used in this section, the term "morbid obesity" means a weight which is at least one hundred pounds over or twice the ideal weight for frame, age, height, and gender as specified in the 1983 Metropolitan Life Insurance tables. Morbid obesity also means a body mass index (BMI) equal to or greater than thirty-five kilograms per meter squared with comorbidity or coexisting medical conditions such as hypertension, cardiopulmonary conditions, sleep apnea, or diabetes or a BMI of forty kilograms per meter squared without such comorbidity. BMI equals weight in kilograms divided by height in meters squared.