Proposed law provides that when calculating an enrollee's contribution to any applicable cost-sharing requirement, an insurer is to include any cost-sharing amounts paid by the enrollee or on behalf of the enrollee by another person. If application of this requirement results in health savings account ineligibility under federal law relative to health savings accounts (26 U.S.C. 223), this requirement will apply for health savings account-qualified high deductible health plans with respect to the deductible of the plan after the enrollee has satisfied the minimum deductible under the federal law. Provides an exception with respect to items or services that are preventive care pursuant to federal law relative to safe harbor for absence of preventative care deductible (26 U.S.C. 223(c)(2)(C)), then the requirements of proposed law apply regardless of whether the minimum deductible under federal law has been satisfied.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 22:976.1(D); adds R.S. 22: 976.1(E))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Makes technical changes.