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## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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LaBruzzo

HB No. 1233

**Abstract:** Provides for group insurance policies for members licensed or regulated by the state.

Proposed law provides that each person in an occupation and profession licensed or regulated by this state has the option to be insured under a policy, or policies, of group life, health, accident, accidental death and dismemberment, hospital, surgical or medical expense insurance in such an amount, or amounts, as may be contracted for by their respective boards or commissions. Further, provides that the dependents of persons in an occupation and profession licensed or regulated by this state may be insured under the group policies which provide hospital, surgical, or medical expense insurance contracted for by the applicable board or commission.

Proposed law specifically authorizes the respective boards or commissions with oversight of occupations and professions licensed or regulated by this state to make contracts of insurance with any insurance company legally authorized to do business in this state insuring the persons whose professions or occupations are under the authority of that board or commission.

Proposed law establishes the boards or commissions authority as follows:

- (1) To negotiate the premiums paid by its members.
- (2) To pay all or part of the premiums or charges for any such contracts out of any funds designated for that purpose and included in their budget.
- (3) To collect premiums to cover the cost of the group insurance plan coverage purchased through the board or commission, including any administrative costs. The premiums may be deducted from the member's pay, salary, or compensation, such parts of the premiums as are payable by the member and as may be authorized in writing by the member.
- (4) To establish administrative and accounting procedures for the operation of the group health insurance plan.

Proposed law specifies that nothing in proposed law shall be construed to require persons working in occupations and professions licensed or regulated by this state to accept or join any plan of group insurance or to assign or authorize deductions from their wages or salaries in payment of premiums thereof.

Proposed law specifies that nothing in proposed law shall be construed to limit the contribution

of any company or employer toward the payment of premiums for accident and health protection for its employees or their dependents, or both.

Proposed law provides that the words "board" or "commission" refer to those entities created statutorily and made a part of any state agency or department.

(Adds R.S. 37:24)