SENATE COMMITTEE AMENDMENTS

2025 Regular Session

Amendments proposed by Senate Committee on Insurance to Original Senate Bill No. 16 by Senator McMath

- 1 AMENDMENT NO. 1
- 2 On page 1, line 9, change "<u>H.</u>" to "<u>H.(1)</u>"
- 3 AMENDMENT NO. 2
- On page 1, line 10, after "plan" delete the remainder of the line and delete lines 11 through
 16 and insert the following:

6	"of a small employer as defined in R.S. 22:1061 shall be issued on or after
7	August 1, 2025, only if the following conditions are met:
8	(a) The policy of insurance contains no provision permitting or authorizing the
9	adjustment of specific deductibles or attachment points of a plan member or of
10	specific diseases or conditions.
11	(b) The policy of insurance is not subject to renewal rate increases exceeding the
12	medical care index of the consumer price index plus fifteen percent, unless an
13	increase greater than fifteen percent is actuarially justified.
14	(c) The policy of insurance is issued by a licensed health insurance issuer, health
15	maintenance organization, or third-party administrator, or through affiliates
16	within an insurance holding company system, who issues policies of health and
17	accident insurance to small employers as defined in R.S. 22:1061 and the
18	policies are subject to the requirements of Subpart C of Part III of Chapter 4
19	of this Title and the requirements of Subchapter XXV of Chapter 6A of Title 42
20	of the United States Code.
21	(2) The provisions of this Subsection shall not apply to any policy in effect prior
22	to August 1, 2025.