
SENATE FLOOR AMENDMENTS

2025 Regular Session

Amendments proposed by Senator McMath to Engrossed Senate Bill No. 16 by Senator McMath

1 AMENDMENT NO. 1

2 On page 1, line 2, after "R.S. 22:883(H)" insert "and (I)"

3 AMENDMENT NO. 2

4 On page 1, line 3, after "coverage;" delete the remainder of the line and on line 4 delete
5 "employers;" and insert "to provide for criteria for health stop-loss plans issued to small
6 employers; to provide for disclosure of certain information; to provide for policy
7 applicability;"

8 AMENDMENT NO. 3

9 On page 1, line 6, change "R.S. 22:883(H) is" to "R.S. 22:883(H) and (I) are"

10 AMENDMENT NO. 4

11 On page 1, delete line 11 and insert "**after January 1, 2026, only if the policy of insurance**
12 **satisfies all of the following:**"

13 AMENDMENT NO. 5

14 On page 1, line 12, delete "**The policy of insurance contains**" and insert "**Contains**"

15 AMENDMENT NO. 6

16 On page 1, line 15, delete "**The policy of insurance is**" and insert "**Is**"

17 AMENDMENT NO. 7

18 On page 1, line 16, change "**fifteen**" to "**fifty**"

19 AMENDMENT NO. 8

20 On page 1, line 17, change "**fifteen**" to "**fifty**"

21 AMENDMENT NO. 9

22 On page 1, after line 17, insert the following:

23 **"(c) Has a contract term with guaranteed rates for at least twelve months,**
24 **without adjustment, unless there is a change in the benefits provided under the small**
25 **employer's health plan during the contract period.**

26 **(d) Includes both a specific attachment point and an aggregate attachment point**
27 **in a contract.**

28 **(e) Aligns stop-loss plan benefit limitations and exclusions with a small**
29 **employer's health plan benefit limitations and exclusions, including any annual or**
30 **lifetime limits in the employer's health plan.**

31 **(f) Pays stop-loss claims incurred during the contract period and paid within**
32 **forty-eight months after the expiration date of the contract.**

33 **(g) Includes provisions to cover incurred and unpaid stop-loss claims when the**
34 **small employer's stop-loss plan terminates."**

1 AMENDMENT NO. 10

2 On page 2, line 9, change "August 1, 2025" to "January 1, 2026"

3 AMENDMENT NO. 11

4 On page 2, after line 9, add the following:

5 **"I.(1) Any health stop-loss policy issued after January 1, 2026, shall include a**
6 **separate disclosure form explaining the limitations of coverage, potential employer**
7 **risk, and impact of claims on renewals. The employer shall sign the disclosure form**
8 **prior to purchasing the policy.**

9 **(2) The commissioner of insurance shall develop a standardized disclosure form**
10 **no later than November 1, 2025."**