

RÉSUMÉ DIGEST

ACT 519 (SB 464)

2026 Regular Session

Barrow

Existing law requires a health insurance issuer offering health coverage plans in La. that provides hospital, medical, or surgical benefits for individuals covered under a respective plan to provide coverage for medically necessary expenses for diseases and conditions caused by severe obesity and treatment.

Prior law limited the applicability of existing law to a health insurance issuer offering health coverage plans in La. to the extent that services are covered by the Essential Health Benefits Benchmark Plan selected by the state in accordance with applicable federal regulations.

New law repeals prior law.

New law provides that no later than Aug. 1, 2026, and annually thereafter, each insurer offering a health coverage plan that meets the definition of a "qualified health plan" shall submit to the Dept. of Insurance an estimate of the cost to provide the benefits.

New law provides that no later than Dec. 1, 2026, and annually thereafter, the Dept. of Insurance shall publish an estimated cost for the state to defray the cost of covering the services.

New law provides that no later than July 1, 2027, and annually thereafter, the Dept. of Insurance shall notify all health insurance issuers and all health plans of the funding ratio calculated by the department along with the minimum coverage standard for the year.

New law provides that, beginning on Jan. 1, 2028, for any plan year during which the published funding ratio meets or exceeds 1.0, no health insurance issuer subject to new law shall apply a numerical cap to the services.

New law provides that for any plan year during which the published funding ratio is less than 1.0, a health insurance issuer may apply a numerical cap to the services of no fewer than the product of the minimum coverage standard times the number of member-months from the most recent plan year, rounded up to the nearest whole number.

New law requires any numerical cap to be stated in the health insurance plan documents and to be described using the actual numerical cap and not by reference to a formula.

Effective May 29, 2026.

(Amends R.S. 22:1047(B))