

2019 Regular Session

HOUSE BILL NO. 408

BY REPRESENTATIVE DAVIS

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/HEALTH: Provides relative to group health insurance renewals

1 AN ACT

2 To amend and reenact R.S. 22:978(D), relative to renewals of group health insurance
3 policies; to provide for group policy renewal; to require notice of premium rates or
4 renewal costs; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:978(D) is hereby amended and reenacted to read as follows:

7 §978. Group, family group, blanket, and association health and accident insurance;
8 notice required for certain premium increase, cancellation, or nonrenewal

9 * * *

10 D. At least ninety days prior to the date on which a group policy is to be
11 renewed or terminated, every health insurance issuer providing coverage to an
12 employer group ~~comprising more than one hundred enrolled employees~~ shall provide
13 the employer group with information as to the premium rate or amount to be paid to
14 renew the group policy for the next policy year. No later than eighty days prior to
15 the date of renewal or termination, the employer group may make written request,
16 by certified mail, to the group insurance issuer for the currently available utilization
17 data and aggregate paid claims and premium data accumulated for the period of the
18 current policy year. The health insurance issuer shall provide this data to the
19 employer group within fourteen business days of receipt of the request.

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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)]

HB 408 Original

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Davis

Abstract: Requires every health insurance issuer to provide group policy cost data to all employer groups who have employees enrolled for coverage.

Present law requires insurers to provide notice of policy renewals to employer groups who are comprised of 100 or more enrolled employees.

Proposed law expands present law to require insurers to provide notice of policy renewals to all employer groups who have employees enrolled for insurance coverage.

(Amends R.S. 22:978(D))