

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; to require the insurer to provide data on utilization, paid claims, and
5 premiums; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

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

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

10 * * *

11 D.(1) At least ninety days prior to the date on which a group policy is to be
12 renewed or terminated, every health insurance issuer providing coverage to ~~an~~ a
13 large employer group, as defined in R.S. 22:1061, comprising more than one hundred
14 ~~enrolled employees~~ shall provide the employer group with, or make available
15 electronically, information as to the premium rate or amount to be paid to renew the
16 group policy for the next policy year. The health insurance issuer shall make the
17 information available to the employer group or to the employer group's appointed
18 insurance agent or broker.

19 ~~(2) No later than eighty days prior to the date of renewal or termination, the~~
20 ~~employer group may make written request, by certified mail, to the group insurance~~

2. Require the insurer to provide data on utilization, paid claims, and premiums on a monthly basis.

The House Floor Amendments to the engrossed bill:

1. Authorize the health insurance insurer to make renewal information available electronically.
2. Require the health insurance issuer to make the renewal information available to the employer group or to the employer group's appointed insurance agent or broker.
3. Provide that the claims data information will be made available upon request of the employer group or its agent or broker.