

GREEN SHEET REDIGEST

HB 352

2019 Regular Session

DuBuisson

**INSURANCE: Authorizes health insurance issuers to establish healthcare costs and quality programs**

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DIGEST

Present law prohibits an insurer from making or permitting any unfair discrimination in favor of particular individuals or persons, or between insureds or subjects of insurance having substantially like insuring risk, and exposure factors, or expense elements, in the terms or conditions of any insurance contract, or in the rate or amount of premium charged therefor, or in the benefits payable or in any other rights or privileges accruing thereunder.

Proposed law retains present law but authorizes health insurance issuers and health maintenance organizations to establish any of the following without regard to uniform availability or applicability to all insureds or policyholders:

- (1) Quality programs.
- (2) Disease management programs.
- (3) Population health management programs.
- (4) Pharmaceutical management programs.
- (5) Partnerships or other shared risk programs with healthcare providers or bona fide associations.
- (6) Other trial or pilot programs.

Proposed law requires a health insurance issuer or health maintenance organization establishing a program to do both of the following:

- (1) Provide written notice to the Dept. of Insurance no later than 30 days prior to the effective date of the program.
- (2) If the program includes chiropractic healthcare services, consult with the president of the Chiropractic Association of Louisiana to consider any unfair discriminatory effects the program may have on chiropractic physicians.

Proposed law provides that participation by an insured or healthcare provider in any program shall be voluntary and prohibits the participation from negatively impacting the coverage rights of the insured.

(Adds R.S. 22:1100)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

- 1. Make technical changes.
- 2. Limit the provisions of law over which proposed law would automatically prevail in the event of a conflict.
- 3. Change the authorization for partnerships with professional organizations to partnerships with bona fide associations.

4. Delete proposed law relative to group purchasers and preferred provider organizations.
5. Require written notice to the Dept. of Insurance of a program established pursuant to proposed law.
6. Require participation by an insured to be voluntary and prohibit the participation from negatively impacting the coverage rights of the insured.

The House Floor Amendments to the engrossed bill:

1. Require a consultation regarding the impact of a program on chiropractic physicians.
2. Make technical changes.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the reengrossed bill

1. Make technical changes.
2. Make participation by healthcare providers voluntary.