

2020 Regular Session

SENATE BILL NO. 426

BY SENATOR BARROW

INSURANCE CLAIMS. Requires health insurance coverage for COVID-19 (Coronavirus) diagnostic testing. (gov sig)

1 AN ACT

2 To enact R.S. 22:1057, relative to insurance coverage for COVID-19; to require coverage
3 of testing for COVID-19; to prohibit application of cost-sharing provisions; to define
4 key terms; to provide for an effective date; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1057 is hereby enacted to read as follows:

7 **§1057. Coverage for COVID-19 diagnostic testing**

8 **A. No health coverage plan delivered or issued for delivery in this state**
9 **shall deny coverage for COVID-19 diagnostic testing.**

10 **B. Any health coverage plan delivered or issued for delivery in this state**
11 **shall include coverage for COVID-19 diagnostic testing.**

12 **C. The coverage required in this Section shall not be subject to annual**
13 **deductibles, coinsurance, copayment, or any other out-of-pocket or cost-sharing**
14 **expense provisions.**

15 **D. For purposes of this Section, the following definitions apply:**

16 **(1) "COVID-19" means the coronavirus disease 2019 as designated by**
17 **the World Health Organization.**

1 **(2) "Health coverage plan" means any hospital, health, or medical**
 2 **expense insurance policy, hospital or medical service contract, employee welfare**
 3 **benefit plan, contract, or other agreement with a health maintenance**
 4 **organization or a preferred provider organization, health and accident**
 5 **insurance policy, or any other insurance contract of this type in this state,**
 6 **including a group insurance plan, a self-insurance plan, and the Office of Group**
 7 **Benefits programs. "Health coverage plan" shall not include a plan providing**
 8 **coverage for excepted benefits as defined in R.S. 22:1061, limited benefit health**
 9 **insurance plans, and short-term policies that have a term of less than twelve**
 10 **months.**

11 Section 2. This Act shall become effective upon signature by the governor or, if not
 12 signed by the governor, upon expiration of the time for bills to become law without signature
 13 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
 14 vetoed by the governor and subsequently approved by the legislature, this Act shall become
 15 effective on the day following such approval.

The original instrument and the following digest, which constitutes no part
 of the legislative instrument, were prepared by Brandi Cannon.

DIGEST

SB 426 Original 2020 Regular Session Barrow

Proposed law prohibits a health coverage plan delivered or issued for delivery in this state from denying coverage for COVID-19 diagnostic testing.

Proposed law requires any health coverage plan delivered or issued for delivery in this state to include coverage for COVID-19 diagnostic testing.

Proposed law prohibits the application of annual deductibles, coinsurance, copayment, or any other out-of-pocket or cost-sharing expense provisions.

Proposed law defines "COVID-19" and "health coverage plan".

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1057)