

GREEN SHEET REDIGEST

HB 294

2022 Regular Session

Nelson

INSURANCE/HEALTH: Provides relative to the guaranteed issue of Medicare supplement policies

DIGEST

Proposed law requires an annual open enrollment period to begin on the birthday of an individual who has an existing Medicare supplement policy. Requires the annual open enrollment period to last for 63 calendar days, during which time the individual may purchase any Medicare supplement policy offered in this state by the same insurer.

Proposed law provides that if during the annual open enrollment period, the individual purchases a standardized Medicare supplement policy identified by a plan letter that indicates benefits equal to or less than the benefits indicated by the plan letter of the individual's previous Medicare supplement policy, the issuer of the chosen Medicare supplement policy is prohibited from denying or conditioning the issuance or effectiveness of the coverage, or discriminating in the pricing of the coverage due to the individual's health status, claims experience, receipt of health care, or medical condition.

Proposed law requires an open enrollment period for an individual who is eligible for Medicare coverage but who does not have an existing Medicare supplement policy, if the individual maintained health insurance coverage through his employer at the time he became eligible for Medicare coverage. Requires the open enrollment period to begin on the termination date the plan termination or the plan ceases to provide some or all health benefits to the individual or the individual leaves the plan and last for 63 calendar days, during which time the individual may purchase any Medicare supplement policy offered in this state.

Proposed law provides that if during the open enrollment period, the individual purchases a standardized Medicare supplement policy identified by a plan letter for which federal law currently provides a guaranteed issue right at the time of the individual's initial eligibility for Medicare coverage, the issuer of the chosen Medicare supplement policy is prohibited from denying or conditioning the issuance or effectiveness of the coverage, or discriminating in the pricing of the coverage, due to the individual's health status, claims experience, receipt of health care, or medical condition.

Proposed law requires a Medicare supplement policy issuer to provide notice of the annual open enrollment period for eligible Medicare supplement policyholders at the time an application is made for a Medicare supplement policy or certificate. Requires the notice to be in a form prescribed by the commissioner.

(Adds R.S. 22:1112)

Summary of Amendments Adopted by House

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

1. Remove references to age 65 as the time for which an individual is eligible for Medicare supplemental policies.
2. Increase the open enrollment periods from 45 to 63 days.
3. Make technical changes.

Summary of Amendments Adopted by Senate

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

1. Provides that the Medicare supplemental policy offered in this state be by the same insurer.
2. Provides relative to eligibility for Medicare when the individual does not have an existing supplemental policy, then the open enrollment period is to begin on the termination date the plan termination or the plan ceases to provide some or all health benefits to the individual or the individual leaves the plan and last for 63 calendar days, during which time the individual may purchase.