

HOUSE SUMMARY OF SENATE AMENDMENTS**HB 294****2022 Regular Session****Nelson**

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

Synopsis of Senate Amendments

1. Makes modifications, with respect to a person who does not have an existing Medicare policy, to require an open enrollment period commencing with the termination date of the person's plan, or the date the plan ceases to provide some or all health benefits to the individual, or the date the individual leaves the plan.

Digest of Bill as Finally Passed by Senate

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 date of the plan's termination, or the date the plan ceases to provide some or all health benefits to the individual, or the date the individual leaves the plan. Further requires the open enrollment period to 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)