

ACT No. 614

2024 Regular Session

HOUSE BILL NO. 399

BY REPRESENTATIVE HENRY

1 AN ACT

2 To amend and reenact R.S. 22:41.2 and 572.1(F), relative to the disclosure of contact
3 information to the Department of Insurance; to provide relative to persons and risk-
4 bearing entities licensed by the commissioner of insurance; to require such persons
5 and entities to disclose certain consumer and financial information; to provide
6 relative to insurers and health maintenance organizations; to provide relative to
7 insurance anti-fraud plans; and to provide for related matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 22:41.2 and 572.1(F) are hereby amended and enacted to read as
10 follows:

11 §41.2. Submission of contact information

12 A. ~~Each risk-bearing entity authorized~~ Every person licensed by the
13 commissioner shall provide accurate contact information to the commissioner:

14 B. ~~A risk-bearing entity~~ and shall annually inform the commissioner by
15 electronic means of the name, mailing address, phone number, and electronic mail
16 address of each individual responsible for each of the following:

17 (1) Receipt of and response to consumer complaints.

18 (2) Receipt of rules, regulations, and other directives from the commissioner.

19 (3) ~~Receipt and filing of inquiries regarding the financial condition of the~~
20 ~~entity.~~

21 (4) ~~Receipt and filing of inquiries regarding tax payments.~~

1 ~~(5)~~ (3) Any other ~~function~~ information the commissioner deems necessary
2 to the exercise of his authority.

3 B. In addition to the requirements of Subsection A of this Section, every
4 authorized risk-bearing entity shall provide accurate contact information to the
5 commissioner and shall annually inform the commissioner by electronic means of
6 the name, mailing address, phone number, and electronic mail address of each
7 individual responsible for each of the following:

8 (1) Receipt and filing of inquiries regarding the financial condition of the
9 entity.

10 (2) Receipt and filing of inquiries regarding tax payments.

11 C. ~~A~~ Every person licensed by the commissioner and every authorized
12 risk-bearing entity shall inform the commissioner within thirty days of any change
13 in the information required to be submitted in ~~Subsection B~~ of pursuant to this
14 Section.

15 * * *

16 §572.1. Insurance anti-fraud plan

17 * * *

18 F.(1) The insurance anti-fraud plan and any summary report shall be filed
19 with the commissioner on or before April first of each calendar year.

20 (2) Either on a calendar year basis or such other interval the commissioner
21 deems appropriate, the commissioner may require that each authorized insurer and
22 each health maintenance organization file a summary report of any material change
23 to the insurance anti-fraud plan, including the total number of claims and the number
24 of claims referred to the commissioner as suspicious, and all of the following
25 information:

26 (a) The number of policies in effect.

27 (b) The amount of premiums written for policies.

28 (c) The number of claims received.

29 (d) The number of claims referred for investigation to the insurer's fraud
30 investigators.

1 (e) The number of claims investigated or accepted by the insurer's fraud
2 investigators.

3 (f) The number of insurance fraud matters investigated or accepted by the
4 insurer's fraud investigators that were not claim related.

5 (g) The number of cases referred to the department.

6 (h) The estimated dollar amount of losses attributable to fraudulent insurance
7 acts, organized by type of fraud, including claimant, employer, provider, agent, and
8 other types.

9 (i) The estimated dollar amount of recoveries attributable to fraudulent
10 insurance acts, organized by type of fraud, including claimant, employer, provider,
11 agent, and other types.

12 (j) The dollar amount of claims denied or not paid based on fraud
13 investigation organized by product line.

14 (k) Quantification of the resources committed to investigating insurance
15 fraud, organized by line of business, for the prior year.

16 (3) ~~the~~ The commissioner may prescribe the format of the summary report
17 provided for in this Subsection.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____