SLS 25RS-50

ORIGINAL

2025 Regular Session

SENATE BILL NO. 16

BY SENATOR MCMATH

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

HEALTH/ACC INSURANCE. Provides relative to health stop-loss insurance. (gov sig)

1	AN ACT
2	To enact R.S. 22:883(H), relative to health stop-loss insurance; to provide for the issuance
3	of health stop-loss insurance coverage; to provide for a limit issuance to certain
4	employers; to provide an effective date; and to provide for related matters.
5	Be it enacted by the Legislature of Louisiana:
6	Section 1. R.S. 22:883(H) is hereby enacted to read as follows:
7	§883. Stop-loss insurance coverage
8	* * *
9	H. Health stop-loss insurance issued in connection with an employee
10	benefit plan shall only be issued in this state to a large employer as defined in
11	<u>R.S. 22:1061.</u>
12	Section 2. This Act shall become effective upon signature by the governor or, if not
12 13	Section 2. This Act shall become effective upon signature by the governor or, if not signed by the governor, upon expiration of the time for bills to become law without signature
13	signed by the governor, upon expiration of the time for bills to become law without signature

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

SB 16 Original

DIGEST 2025 Regular Session

McMath

Present law provides requirements for insurers that issue stop-loss insurance.

<u>Present law</u> defines a large employer, in connection with a group health plan, as an employer who employed an average of at least 51 employees on business days during the preceding calendar year and who employs at least two employees on the first day of the plan year.

<u>Proposed law</u> adds that health stop-loss insurance issued in connection with an employee benefit plan can only be issued to a large employer as defined in <u>present law</u>.

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

(Adds R.S. 22:883(H))