

2026 Regular Session

HOUSE RESOLUTION NO. 260

BY REPRESENTATIVE CARLSON

INSURANCE: Requests the Department of Insurance to study the impact on automobile insurance rates when bodily injury claimants submit medical treatment claims for accident-related injuries to out-of-network providers rather than in-network providers

1 A RESOLUTION

2 To continue the task force established by House Resolution No. 338 of the 2025 Regular
3 Session to study the impact on automobile insurance rates when bodily injury
4 claimants submit medical treatment claims for accident-related injuries to
5 out-of-network health insurance providers rather than in-network health insurance
6 providers.

7 WHEREAS, Louisiana is currently the most expensive state for automobile insurance
8 in the nation; and

9 WHEREAS, Louisiana residents file a significant number of bodily injury claims
10 with automobile insurance providers each year as a result of automobile accidents; and

11 WHEREAS, a significant number of claimants alleging bodily injury choose not to
12 file medical treatment claims with their health insurance issuers for accident-related injuries;
13 and

14 WHEREAS, a high number of those sustaining bodily injuries who file claims with
15 health insurance issuers seek treatment by healthcare providers not in their health insurance
16 issuer's network of providers, even when the network contains healthcare providers in the
17 same medical field, resulting in higher treatment costs and increased out-of-pocket expenses
18 for claimants; and

19 WHEREAS, the Department of Insurance is the state regulator of Louisiana's
20 insurance industry and serves as the state's advocate for insurance consumers.

21 THEREFORE, BE IT RESOLVED that the House of Representatives of the
22 Legislature of Louisiana does hereby urge and request the Department of Insurance to

1 continue the task force to study the impact on automobile insurance rates when bodily injury
2 claimants submit medical treatment claims for accident-related injuries to out-of-network
3 health insurance providers rather than in-network health insurance providers.

4 BE IT FURTHER RESOLVED that the task force shall study the impact on
5 automobile insurance rates of automobile bodily injury claimants using out-of-network
6 healthcare providers rather than in-network providers in the same medical field.

7 BE IT FURTHER RESOLVED that the task force shall study the impact on
8 automobile insurance rates when healthcare providers refuse to accept insurance for
9 accident-related injuries in favor of cash payments.

10 BE IT FURTHER RESOLVED that the task force shall be comprised of interested
11 stakeholders, including but not limited to the following members:

- 12 (1) The commissioner of insurance.
- 13 (2) The commissioner of agriculture.
- 14 (3) The president of the Louisiana Association for Justice.
- 15 (4) The executive director of the Louisiana Motor Transport Association.
- 16 (5) The president of the Louisiana Hospital Association.
- 17 (6) The president of the Louisiana Medical Society.
- 18 (7) The executive director of the Louisiana Association of Business and Industry.

19 BE IT FURTHER RESOLVED that each member of the task force may appoint a
20 designee who shall serve on the task force on his behalf.

21 BE IT FURTHER RESOLVED that the task force may engage and solicit input,
22 recommendations, and guidance from any interested person.

23 BE IT FURTHER RESOLVED that the commissioner of insurance shall serve as the
24 chairman of the task force and the staff of the Department of Insurance shall provide support
25 to the task force.

26 BE IT FURTHER RESOLVED that the task force has the discretion which includes
27 but is not limited to the adding of proposed members and the task force meetings shall
28 continue from the meetings set forth in House Resolution No. 338 of the 2025 Regular
29 Session until February 5, 2027.

1 BE IT FURTHER RESOLVED that members of the task force shall serve without
2 compensation, except per diem or expense reimbursement to which they may be entitled as
3 members of their constituent organizations.

4 BE IT FURTHER RESOLVED that a majority of the total membership shall
5 constitute a quorum of the task force, and any official action by the task force requires an
6 affirmative vote of a majority of the quorum present and voting.

7 BE IT FURTHER RESOLVED that meetings of the task force shall comply with the
8 Open Meetings Law, R.S. 42:11 et seq., and records of the task force shall be subject to the
9 Public Records Law, R.S. 44:1 et seq.; however, any personally identifiable information, or
10 claims and reimbursement data provided by a health insurer, health plan, automobile insurer,
11 or other insurance issuer, shall be kept confidential.

12 BE IT FURTHER RESOLVED that the task force shall meet as necessary and
13 provide a written report of its findings from the study, together with any recommendations
14 for legislation, to the House and Senate committees on insurance and the David R. Poynter
15 Legislative Research Library no later than February 5, 2027.

16 BE IT FURTHER RESOLVED that the task force shall terminate upon the date of
17 submission of its report.

18 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
19 commissioner of insurance, the commissioner of agriculture, the president of the Louisiana
20 Association for Justice, the executive director of the Louisiana Motor Transport Association,
21 the president of the Louisiana Hospital Association, the president of the Louisiana Medical
22 Society, and the executive director of the Louisiana Association of Business and Industry.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HR 260 Engrossed

2026 Regular Session

Carlson

Continues the task force established by House Resolution No. 338 of the 2025 Regular Session to study the impact on automobile insurance rates when bodily injury claimants submit medical treatment claims for accident-related injuries to out-of-network health insurance providers rather than in-network health insurance providers.

Requires the Department of Insurance to report its findings and recommendations to the House and Senate committees on insurance and the David R. Poynter Legislative Research Library on or before Feb. 5, 2027.

Summary of Amendments Adopted by House

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

1. Allow the task force to add members to the task force and to continue meeting until Feb. 5, 2027.
2. Terminate the task force on Feb. 5, 2027, upon the submission of its report.
3. Make technical changes.