

Regular Session, 2014

HOUSE CONCURRENT RESOLUTION NO. 203

BY REPRESENTATIVES GREENE AND THIBAUT

INSURANCE/HEALTH: Requests Department of Insurance to study the issue of coinsurance and deductibles assessed by health benefit plans

1 A CONCURRENT RESOLUTION

2 To urge and request the Louisiana Department of Insurance to study the issue of the extent
3 of coverage of Louisiana residents enrolled in individual or employer-sponsored
4 health benefit plans, the proliferation of benefit plans containing high enrollee
5 cost-sharing provisions, and the effects of those plans on enrollees and providers
6 relative to the ability of enrollees to meet those obligations and the amounts that are
7 left as unpaid, as well as the process and timing involved with patients and providers
8 obtaining health benefit deductible accumulation and the timing of claims payment
9 and deductible accumulation within health benefit plans.

10 WHEREAS, many of the health benefit plans on the market today contain high-
11 deductible provisions relative to enrollee responsibility; and

12 WHEREAS, because of these provisions and potential lack of understanding these
13 complex policy provisions, enrollees are faced with rising costs and healthcare providers are
14 faced with rising amounts of uncollectible patient responsibility and growing administrative
15 costs as a result of trying to collect these amounts; and

16 WHEREAS, it is in the public interest for the Legislature of Louisiana to have a
17 greater understanding of the health insurance market today, its effects on consumers and
18 providers, and areas where administrative simplification opportunities may exist.

19 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
20 urge and request the Department of Insurance to conduct a study of the extent of coverage
21 of Louisiana residents enrolled in individual or employer-sponsored health benefit plans, the

1 proliferation of health benefit plans containing high enrollee cost-sharing provisions, and the
2 effects of those plans on enrollees and providers relative to the ability of enrollees to meet
3 those obligations and the amounts that are left unpaid.

4 BE IT FURTHER RESOLVED that the Legislature of Louisiana does hereby urge
5 and request the Department of Insurance to include in such study the process and timing
6 involved with patients and providers obtaining health benefit deductible accumulation and
7 the timing of claims payment and deductible accumulation within health benefit plans.

8 BE IT FURTHER RESOLVED that the Department of Insurance shall submit its
9 findings from the study in the form of a report to the House Committee on Insurance and the
10 Senate Committee on Insurance on or before January 15, 2015.

11 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
12 commissioner of insurance, the Louisiana Association of Health Plans, the Louisiana
13 Hospital Association, and the Louisiana State Medical Society.

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)]

Greene

HCR No. 203

Urges and requests the Department of Insurance (DOI) to conduct a study of the issue of the extent of coverage of state residents enrolled in individual or employer-sponsored health benefit plans, the proliferation of benefit plans containing high enrollee cost-sharing provisions, and the effects of those plans on enrollees and providers relative to the ability of enrollees to meet those obligations and the amounts that are left as unpaid, as well as the process and timing involved with patients and providers obtaining health benefit deductible accumulation and the timing of claims payment and deductible accumulation within health benefit plans. Further requires DOI to report findings and recommendations to the legislative committees on insurance on or before Jan. 1, 2015.