

Regular Session, 2014

HOUSE CONCURRENT RESOLUTION NO. 203

BY REPRESENTATIVES GREENE AND THIBAUT

A CONCURRENT RESOLUTION

To urge and request the Louisiana Department of Insurance to study the issue of the extent of coverage of Louisiana 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.

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

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

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

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

BE IT FURTHER RESOLVED that the Legislature of Louisiana does hereby urge and request the Department of Insurance to include in such study 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.

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE