

2015 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 187

BY REPRESENTATIVE ROBERT JOHNSON

INSURANCE/HEALTH: Requests the Department of Insurance to study the effects on insureds and healthcare providers of the increasing amount of deductibles and coinsurance obligations required by many health insurance products being offered to Louisiana citizens

1 A CONCURRENT RESOLUTION

2 To urge and request the Louisiana Department of Insurance to study the effects on insureds  
3 and healthcare providers of the increasing amount of deductibles and coinsurance  
4 obligations which are required by many of the health insurance products being  
5 offered to Louisiana citizens.

6 WHEREAS, an increasing number of health insurance products being offered in the  
7 Louisiana market require insureds to meet high deductibles and large percentages of  
8 coinsurance obligations otherwise known as patient responsibility; and

9 WHEREAS, the average deductible of health insurance plans currently offered on  
10 the health insurance exchange is two thousand two hundred dollars with the highest  
11 deductible reaching six thousand six hundred dollars per person and with some plans  
12 requiring coinsurance as high as fifty percent; and

13 WHEREAS, because of these provisions and the potential lack of understanding  
14 regarding these complex policy provisions, insureds are faced with increased costs and  
15 healthcare providers are faced with rising amounts of uncollectible patient responsibility  
16 along with added administrative costs which result from trying to collect these amounts; and

17 WHEREAS, it is in the public interest for the Legislature of Louisiana to have a  
18 greater understanding of the effects of these issues not only on insureds and healthcare  
19 providers but also on the health insurance market as a whole and to determine if there are  
20 any areas where opportunities exist to identify solutions.

1           THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby  
2 urge and request the Louisiana Department of Insurance to study the effects on insureds and  
3 healthcare providers of the increasing amount of deductibles and coinsurance obligations  
4 which are required by many of the health insurance products being offered to Louisiana  
5 citizens.

6           BE IT FURTHER RESOLVED that to assist the Department of Insurance in pursuit  
7 of this endeavor, the Legislature of Louisiana hereby urges and requests hospitals in this  
8 state to report to the Department of Insurance by January 1, 2016, the total amount of  
9 coinsurance and deductible obligations incurred by insureds on an aggregate basis for each  
10 respective health insurance issuer which are uncollected for a period of greater than ninety  
11 days and to further submit to each respective health insurance issuer listed on the report a  
12 separate report which lists on claim level basis the data which supports the aggregate total  
13 of uncollected coinsurance and deductible obligations which have not been collected.

14           BE IT FURTHER RESOLVED that the Department of Insurance shall submit its  
15 findings from the study in the form of a report of all of the aggregate data received pursuant  
16 to this Resolution to the House and Senate committees on insurance by March 1, 2016;  
17 however, in no case shall the Department of Insurance cause to be published any hospital or  
18 patient specific data.

19           BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the  
20 Department of Insurance and to the Louisiana Hospital Association.

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#### 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)]

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Robert Johnson

Urges and requests the La. Department of Insurance (DOI) to study the effects on insureds and healthcare providers of the increasing amount of deductibles and coinsurance obligations which are required by many of the health insurance products being offered to Louisiana citizens.

Also urges and requests hospitals in this state to report to DOI by Jan. 1, 2016, the total amount of coinsurance and deductible obligations incurred by insureds on an aggregate basis for each respective health insurance issuer which are uncollected for a period of greater than 90 days and to further submit to each respective health insurance issuer listed on the report a separate report which lists on claim level basis the data which supports the aggregate total of uncollected coinsurance and deductible obligations which have not been collected.

Further requires DOI to submit its findings from the study in the form of a report of all of the aggregate data received to the House and Senate committees on insurance by March 1, 2016.