

2017 Regular Session

HOUSE BILL NO. 165

BY REPRESENTATIVE ANDERS

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

INSURANCE/HEALTH: Provides for identification of dental benefit plan coverage

1 AN ACT

2 To amend and reenact R.S. 22:984, relative to the identification of a health benefit plan
3 insurer and sponsor; to require that dental benefit plan documentation identify the
4 plan's insurer; to require information on the face of the identification documentation
5 regarding the level of insurance coverage; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:984 is hereby amended and reenacted to read as follows:

8 §984. Identification of health benefit plan insurer and sponsor

9 A. Every health insurer authorized to write health and accident policies of
10 insurance in this state, or dental plans issued in this state or issued for delivery in this
11 state, including plans described pursuant to Subpart G of this Part, who issues an
12 identification card, ~~member~~ membership card, insurance coverage card, or other
13 documentation of coverage to any policyholder or health plan participant shall, in
14 issuing such card or cards, satisfy the requirements of this Section.

15 B. No health insurer acting as the administrator for a health benefit plan
16 which plan is not fully insured shall issue any identification card, membership card,
17 insurance coverage card, or other documentation of coverage on which the name of
18 the health insurer is prominently displayed on the face of ~~such~~ the card or
19 documentation. The name of the health benefit plan's sponsor shall be prominently
20 displayed on the face of ~~such~~ the card or documentation with an annotation that the
21 plan's benefits are being administered by the health insurer.

1 C. Every identification card, membership card, insurance coverage card, or
2 other documentation of coverage issued to any policyholder or health plan
3 participant by a health insurer for a plan that is fully insured shall include the phrase
4 "Non-ERISA" prominently displayed on its face.

5 D. The commissioner may promulgate rules and regulations implementing
6 the provisions of this Section.

7 Section 2. This Act shall become effective on January 1, 2018.

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)]

HB 165 Engrossed

2017 Regular Session

Anders

Abstract: Provides for the identification of dental benefit plans on insurance coverage cards.

Present law requires that the identity of the health benefit plan insurer and sponsor be displayed prominently on the face of the identification card or documentation.

Proposed law retains present law and includes dental benefit plans in the types of coverage that require the identification as provided in present law. Proposed law further requires that dental benefit plan identification standards are also subject to any requirements set forth in the part of present law relative to dental benefit plans, R.S. 22:1151 et seq.

Present law prohibits a health insurer who is acting as an administrator from prominently displaying the insurer's name on the identification documents when the policy is not one that fully insures the purchaser of the policy. Present law requires that the name of the health plan's sponsor be prominently displayed with an annotation that the plan's benefits are administered by the insurer.

Proposed law requires that for policies that fully insure the purchaser of the policy, that the phrase "Non-ERISA" be prominently displayed on the face of the identification card.

Effective January 1, 2018.

(Amends R.S. 22:984)

Summary of Amendments Adopted by House

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

1. Change proposed law from the requirement that the insurance card of a fully insured policy read "Fully Insured" to the requirement that it read "Non-ERISA".
2. Add an effective date of January 1, 2018.