
DIGEST

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HB 551 Engrossed

2018 Regular Session

Huval

Abstract: Adds health maintenance organizations to the membership of the La. Life and Health Insurance Guaranty Association.

Present law establishes the La. Life and Health Insurance Guaranty Association.

Proposed law adds health maintenance organizations as member insurers of the association and updates terminology accordingly.

Present law provides for assessments on member insurers of the association.

Proposed law adds an assessment relative to long-term care policies and contracts.

Present law provides for the powers and duties of the association.

Proposed law adds an authorization for the reissuance of policies or contracts by the association.

Present law establishes the powers and duties of the commissioner of insurance.

Proposed law retains present law.

Present law authorizes the board of directors, upon majority vote, to request that the commissioner of insurance order an examination of any member insurer which the board in good faith believes may be an impaired or insolvent insurer.

Proposed law repeals present law.

Present law requires the board of directors, at the conclusion of any insurer insolvency in which the association was obligated to pay covered claims, to prepare a report to the commissioner containing information it may have in its possession relative to the history and causes of the insolvency.

Proposed law repeals present law.

(Amends R.S. 22:2082, 2083(A)(1), (2)(intro. para.) and (b), and (5), (B)(1) and (2)(intro. para.), (a), (h)(intro. para.), (ii), and (iii), and (i), and (C)(1), 2084(5), (8)(intro. para.), (11.1), and (12), 2085(A)(intro. para.) and (4) and (B), 2086(A)(intro. para.), (1) and (7), 2087(A)(intro. para.) and (1), (B)(intro. para.) and (1), (C), (F), (L), (M)(1), (4), and (5), (N), and (Q)(intro. para.), 2088(C),

(E)(1)(a) and (b), (F) through (H), and (I)(5), 2090(A)(intro. para.) and (2), (B), (C), and (D), 2091(A)(intro. para.), (1)(a)(iii) and (b), and (3), (B), and (C), 2093(C), (D), and (E)(1) through (3), 2098(A), (B), and (C)(2), and 2099; Adds R.S. 22:2083(B)(3) and (F), 2084(8)(i), and 2085(C)(3)(h); Repeals R.S. 22:2084(8)(a) and 2091(E) and (G))

Summary of Amendments Adopted by House

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

1. Exclude a policy or contract providing healthcare benefits pursuant to Medicare Parts A and B.
2. Exclude Medicaid managed care organizations.
3. Delete the definition for health benefit plan.
4. Authorize the association to hold an executive session for matters regarding abatement or deferral of an assessment.
5. Delete proposed law relative to offsets for paid assessments.
6. Exclude any health maintenance organization that is insolvent or impaired or unable to fulfill its contractual obligations before Aug. 1, 2018.
7. Repeal present law authorizing the board of directors to request an examination of any member insurer which may be an impaired or insolvent insurer and requiring the board to prepare a report containing information in its possession relative to the history and causes of the insolvency.
8. Make technical changes to ensure conformity.