
DIGEST

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HB 408 Reengrossed

2019 Regular Session

Davis

Abstract: Requires every health insurance issuer to provide group policy cost data to all large employer groups who have employees enrolled for coverage.

Present law requires insurers to provide notice of policy renewals to employer groups who are comprised of 100 or more enrolled employees.

Proposed law expands present law to require insurers to provide notice of policy renewals to all large employer groups, as defined by present law, who have employees enrolled for insurance coverage or to the employer group's appointed insurance agent or broker.

Present law authorizes an employer group, no later than 80 days prior to the date of renewal or termination, to make written request, by certified mail, to the group insurance issuer for the currently available utilization data and aggregate paid claims and premium data accumulated for the period of the current policy year and requires the health insurance issuer to provide this data, to the employer group or the employer group's appointed insurance agent or broker within 14 business days of receipt of the request.

Proposed law requires the group insurance issuer to provide, upon request by the employer group or the employer group's appointed insurance agent or broker, the currently available utilization data and aggregate paid claims and premium data accumulated for the period of the current policy year to the employer group or the agent or broker within 14 business days of receipt of the initial request and monthly thereafter.

(Amends R.S. 22:978(D))

Summary of Amendments Adopted by House

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

1. Limit the applicability to large group policies.
2. Require the insurer to provide data on utilization, paid claims, and premiums on a monthly basis.

The House Floor Amendments to the engrossed bill:

1. Authorize the health insurance insurer to make renewal information available electronically.
2. Require the health insurance issuer to make the renewal information available to the employer group or to the employer group's appointed insurance agent or broker.
3. Provide that the claims data information will be made available upon request of the employer group or its agent or broker.