2019 Regular Session

HOUSE BILL NO. 408

1

BY REPRESENTATIVE DAVIS

2	To amend and reenact R.S. 22:978(D), relative to renewals of group health insurance
3	policies; to provide for group policy renewal; to require notice of premium rates or
4	renewal costs; to require the insurer to provide data on utilization, paid claims, and
5	premiums; and to provide for related matters.
6	Be it enacted by the Legislature of Louisiana:
7	Section 1. R.S. 22:978(D) is hereby amended and reenacted to read as follows:
8	§978. Group, family group, blanket, and association health and accident insurance;
9	notice required for certain premium increase, cancellation, or nonrenewal
10	* * *
11	D.(1) At least ninety days prior to the date on which a group policy is to be
12	renewed or terminated, every health insurance issuer providing coverage to an a
13	large employer group, as defined in R.S. 22:1061, comprising more than one hundred
14	enrolled employees shall provide the employer group with, or make available
15	electronically, information as to the premium rate or amount to be paid to renew the
16	group policy for the next policy year. The health insurance issuer shall make the
17	information available to the employer group or to the employer group's appointed
18	insurance agent or broker.
19	(2) No later than eighty days prior to the date of renewal or termination, the
20	employer group may make written request, by certified mail, to the group insurance
21	issuer for The group insurance issuer shall make available on a monthly basis the
22	currently available utilization data and aggregate paid claims and premium data
23	accumulated for the period of the current policy year. This data shall be made

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available to both the employer group and the employer group's appointed insurance
agent or broker. The Upon request by the employer group or its agent or broker, the
health insurance issuer shall provide this data to the employer group or the agent or
broker within fourteen business days of receipt of the initial request and monthly
thereafter.

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

ENROLLED

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APPROVED: