

2020 Regular Session

HOUSE BILL NO. 687

BY REPRESENTATIVE ROBBY CARTER

INSURANCE: Provides relative to automobile medical payment coverage

1 AN ACT

2 To enact R.S. 22:1881.1, relative to automobile medical payment coverage; to provide for
3 written consent of the insured; to provide for a time delay; to provide for the method
4 of reimbursement; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1881.1 is hereby enacted to read as follows:

7 §1881.1. Reimbursement of monies paid to healthcare providers under automobile
8 medical payment provisions

9 A. Except as provided in this Section or by agreement between the parties
10 and in accordance with regulations of the Department of Insurance governing the
11 coordination of benefits, no healthcare facility, healthcare provider, or provider of
12 healthcare services shall seek reimbursement from an insurer that provides
13 automobile medical payment coverage to the insured or member without obtaining
14 the prior written consent of the insured or member or his legal representative.

15 B. After a period of nine months from the date of the accident from which
16 medical claims arise, a healthcare facility, healthcare provider, or provider of
17 healthcare services may seek reimbursement from the medical payments insurer for
18 only the outstanding balance remaining under the automobile policy for medical
19 coverage.

1 C. The medical payments insurer shall issue reimbursements jointly in
 2 the name of the insured or member and the healthcare facility, healthcare provider,
 3 or provider of healthcare services being reimbursed.

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 687 Original

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Abstract: Requires a healthcare facility, healthcare provider, or provider of healthcare services to seek written consent from an insured before distributing reimbursements.

Proposed law prohibits a healthcare facility, healthcare provider, or provider of healthcare services from seeking reimbursement from an insurer that provides automobile medical payment coverage to the insured or member without obtaining prior written consent.

Proposed law requires a healthcare facility, healthcare provider, or provider of healthcare services to wait 9 months from the date of the accident before seeking reimbursement from the medical payments insurer for outstanding balances under the medical coverage portion of the automobile policy.

Proposed law requires the medical payments insurer to issue reimbursements in the name of the insured or member and the healthcare facility, healthcare provider, or provider of healthcare services.

(Adds R.S. 22:1881.1)