

2021 Regular Session

SENATE BILL NO. 82

BY SENATOR CATHEY

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

INSURERS. Provides for review of dental insurance plans under the Health Insurance Issuer External Review Act. (gov sig)

1 AN ACT

2 To amend and reenact R.S. 22:2392(26), relative to review of certain dental plans; to include
3 dental insurance benefits in the Health Insurance Issuer External Review Act; and
4 to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:2392(26) is hereby amended and reenacted to read as follows:

7 §2392. Definitions

8 As used in this Chapter:

9 * * *

10 (26) "Health benefit plan" means a policy, contract, certificate, or agreement
11 entered into, offered, or issued by a health insurance issuer to provide, deliver,
12 arrange for, pay for, or reimburse any of the costs of health care services. "Health
13 benefit plan" shall not include a plan providing coverage for excepted benefits as
14 defined in R.S. 22:1061 and short-term policies that have a term of less than twelve
15 months. **Notwithstanding excepted benefits as defined in R.S. 22:1061, a "health**
16 **benefit plan" subject to the provisions of Part III of this Chapter shall include**
17 **dental insurance plans.**

1 Section 2. This Act shall become effective upon signature by the governor or, if not
2 signed by the governor, upon expiration of the time for bills to become law without signature
3 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If
4 vetoed by the governor and subsequently approved by the legislature, this Act shall become
5 effective on the day following such approval.

The original instrument and the following digest, which constitutes no part
of the legislative instrument, were prepared by Thomas L. Tyler.

DIGEST

SB 82 Original 2021 Regular Session Cathey

Present law provides for internal claims and appeals processes and external review of insurance claims and provides that the Health Insurance Issuer External Review Act provide uniform standards for the establishment and maintenance of external review procedures to assure that covered persons have the opportunity for an independent review of an adverse determination or final adverse determination on an insurance claim.

Present law defines "health benefit plans" which are subject to present law and excludes certain excepted benefits and short-term policies that have a term of less than 12 months from the definition of "health benefit plans".

Proposed law removes dental insurance plans from the exclusion and provides that they are subject to provisions of the Health Insurance Issuer External Review Act.

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 22:2392(26))