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))