The original instrument was prepared by Thomas L. Tyler. The following digest, which does not constitute a part of the legislative instrument, was prepared by Carla S. Roberts.

DIGEST

SB 82 Reengrossed 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.

Proposed law limits the application of present law to external review or adverse determinations related to individual dental insurance claims that are greater than $250.

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

(Amends R.S. 22:2392(26) and 2393)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Limits the application of the external review to individual claims that exceed $250.

Senate Floor Amendments to engrossed bill

1. Limits application to dental insurance policies.