

SENATE BILL NO. 82

BY SENATOR CATHEY

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

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AN ACT

To amend and reenact R.S. 22:2392(26) and 2393, relative to external review of health insurance issuers; to include dental insurance benefits in the Health Insurance Issuer External Review Act; to provide a minimum amount for a claim related to a dental insurance policy to be eligible for external review; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:2392(26) and 2393 are hereby amended and reenacted to read as follows:

§2392. Definitions

As used in this Chapter:

\* \* \*

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

\* \* \*

§2393. Applicability and scope

**A.** This Chapter shall apply to any health insurance issuer that offers a health benefit plan as defined in this Chapter.

1                    **B. For purposes of claims related to a dental insurance policy, this**  
 2                    **Chapter shall apply only to external review or adverse determinations involving**  
 3                    **individual claims in excess of two hundred fifty dollars.**

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

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 PRESIDENT OF THE SENATE

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 SPEAKER OF THE HOUSE OF REPRESENTATIVES

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 GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_