

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.

 PRESIDENT OF THE SENATE

 SPEAKER OF THE HOUSE OF REPRESENTATIVES

 GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____