

2022 Regular Session

HOUSE BILL NO. 504

BY REPRESENTATIVE ILLG

INSURERS: Provides relative to health benefit plans and cost-sharing practices

1 AN ACT

2 To amend and reenact R.S. 22:976.1(A)(introductory paragraph) and (3) and (B), relative  
3 to enrollee cost sharing; to modify definitions with respect to high deductible health  
4 benefit plans; to provide for application; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:976.1(A)(introductory paragraph) and (3) and (B) are hereby  
7 amended and reenacted to read as follows:

8 §976.1. Fairness in enrollee cost-sharing

9 A. As used in this Section, the following definitions shall apply:

10 \* \* \*

11 (3) "Health benefit plan" means healthcare services provided directly through  
12 insurance, reimbursement, or other means, and including items and services paid for  
13 as healthcare services under any hospital or medical service policy or certificate,  
14 hospital or medical service plan contract, preferred provider organization contract,  
15 or health maintenance organization contract offered by a health insurance issuer.

16 "Health benefit plan" does not include a high deductible health benefit plan  
17 authorized under federal law.

18 \* \* \*

19 B. When calculating an enrollee's contribution to any applicable cost-sharing  
20 requirement for a health benefit plan defined in this Section, a health insurance issuer

1 shall include any cost-sharing amounts paid by the enrollee or on behalf of the  
2 enrollee by another person.

3 \* \* \*

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DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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**Abstract:** Amends the term "health benefit plan" to exclude certain high deductible health benefit plans and provides for application.

Present law provides for fairness in enrollee cost sharing and defines terms for purposes of present law, including "health benefit plan". Proposed law amends the term "health benefit plan" to exclude high deductible health benefit plans authorized under federal law. Otherwise retains the definition in present law.

Present law requires a health insurance issuer to include any cost sharing amounts paid by the enrollee or another person on the enrollee's behalf when calculating the enrollee's required contribution. Proposed law specifies that calculations of an enrollee's cost sharing contribution apply to health benefit plans redefined in proposed law. Otherwise retains present law.

(Amends R.S. 22:976.1(A)(intro. para.) and (3) and (B))