
DIGEST

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HB 504 Original

2022 Regular Session

Illg

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))