AN ACT

To amend and reenact R.S. 22:1836(A)(2)(introductory paragraph) and to enact R.S. 22:1836(A)(3), relative to health insurance; to prohibit a coordination of benefits provision that permits a plan to delay or deny payment for rendered healthcare services solely on the basis of the insured's failure to provide existence of an additional health benefit plan; to provide for effectiveness; to provide for technical changes; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1836(A)(2)(introductory paragraph) is hereby amended and reenacted and R.S. 22:1836(A)(3) is hereby enacted to read as follows:

§1836. Coordination of benefits

A. Coordination of benefits requirements adopted by health insurance issuers shall, at a minimum, adhere to the following requirements:

* * *

(2) A coordination of benefits provision may not be used that permits a plan to reduce its benefits on the basis of any of the following:

* * *

(3) A coordination of benefits provision shall not be used that permits a plan to pend, delay, or deny payment to a healthcare provider for rendered healthcare services solely on the basis of the insured's failure to provide the health insurance
issuer notice of the existence of an additional plan or lack thereof. A contracted healthcare provider shall share with a plan any coordination of benefits information obtained by the provider from the insured.

*          *          *

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)]

HB 339 Engrossed 2022 Regular Session Coussan

Abstract: Prohibits a coordination of benefits provision that delays or denies payment for rendered healthcare services solely on the basis of the insured's failure to present an additional health benefit plan.

Present law provides standards for coordination of benefits requirements by health insurance issuers. Further authorizes the commissioner of insurance to adopt regulations on the order of benefits payments when a person is covered by two or more health plans. Proposed law retains present law.

Proposed law prohibits a coordination of benefits provision that permits a plan to pend, delay, or deny payment to a healthcare provider for rendered healthcare services solely on the basis of the insured's failure to provide the health insurance issuer with notice of the existence of an additional plan or lack thereof. Further requires a contracted healthcare provider to share with a plan any coordination of benefits information obtained by the provider from the insured.


Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Require a contracted healthcare provider to share with a plan any coordination of benefits information obtained by the provider from the insured.

2. Make technical changes.

CODING: Words in struck through type are deletions from existing law; words underscored are additions.