

2022 Regular Session

HOUSE BILL NO. 339

BY REPRESENTATIVE COUSSAN

INSURANCE/HEALTH: Provides relative to coordination of benefits requirements

1 AN ACT

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

8 Be it enacted by the Legislature of Louisiana:

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

11 §1836. Coordination of benefits

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

14 * * *

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

17 * * *

18 (3) A coordination of benefits provision shall not be used that permits a plan
19 to pend, delay, or deny payment to a healthcare provider for rendered healthcare
20 services solely on the basis of the insured's failure to provide the health insurance

1 issuer notice of the existence of an additional plan or lack thereof. A contracted
 2 healthcare provider shall share with a plan any coordination of benefits information
 3 obtained by the provider from the insured.

4 * * *

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.

(Amends R.S. 22:1836(A)(2)(intro. para.); Adds R.S. 22:1836(A)(3))

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.