SENATE SUMMARY OF HOUSE AMENDMENTS

SB 141 2022 Regular Session Morris

KEYWORD AND SUMMARY AS RETURNED TO THE SENATE

INSURANCE POLICIES. Prohibits insurance companies from requiring a person or business to have a certain vaccination status or requiring information from an applicant or policyholder regarding vaccination status. (8/1/22)

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

- 1. Add that <u>proposed law</u> does not prohibit an insurer from incentivizing or rewarding an individual, family member, or business for voluntarily submitting vaccination status with respect to a wellness or health improvement program.
- 2. Make technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

SB 141 Engrossed

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Morris

<u>Proposed law</u> defines "business", "family member", "individual", "insurance plan", "insurer", "underwriting purposes", "vaccination", "vaccination status", and "vaccine".

<u>Proposed law</u> prohibits an insurer from subjecting an individual, family member, or business to questions related to vaccination status when such person or business is presently covered, or applying or enrolling for coverage, under an insurance plan.

<u>Proposed law</u> prohibits an insurer from requiring or requesting that a business, whether applying or enrolling for coverage or presently covered under the insurance plan, adopt policies and procedures for vaccination status or provide information as to whether such policies and procedures have been adopted.

In determining eligibility for coverage, establishing premiums, limiting coverage, or any other underwriting purposes, <u>proposed law</u> prohibits an insurer from doing the following with respect to an individual, family member, or business applying or enrolling for coverage or presently covered under the insurance plan:

- (1) Requiring, requesting, or purchasing information on an individual's, family member's, or business's vaccination status.
- (2) Requiring or requesting that an individual, family member, or business receive a vaccine as a requirement for coverage.
- (3) Terminating, denying, restricting, limiting, excluding, or otherwise applying conditions on any individual, family member, or business based on vaccination status.
- (4) Imposing a rider that excludes coverage for certain benefits or services under the insurance plan, or restricting the sale of the insurance plan based on the individual's, family member's, or business's vaccination status.
- (5) Establishing differentials in premium rates or cost sharing for coverage under the insurance plan based on the individual's, family member's, or business's vaccination status.
- (6) Otherwise discriminating against an individual, family member, or business in the provisions of the insurance plan based on the individual's, family member's, or business's vaccination status.

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<u>Proposed law</u> excludes life insurance, annuity products, retirement plans, long-term care insurance, reinsurance, dental, vision, and other supplemental benefits from the vaccination status prohibition.

<u>Proposed law</u> does not prohibit an insurer from incentivizing or rewarding an individual, family member, or business for voluntarily submitting vaccination status with respect to a wellness or health improvement program as provided for in <u>present law</u> (R.S. 22:1017).

(Adds R.S. 22:860.1)

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