SLS 24RS-195 ORIGINAL

2024 Regular Session

SENATE BILL NO. 200

BY SENATOR DUPLESSIS

HEALTH/ACC INSURANCE. Provides for out-of-state health insurance coverage when the governor declares a state of emergency. (gov sig)

1 AN ACT

2

3

4

5

6

9

10

11

12

13

14

15

16

17

To amend and reenact R.S. 22:1019.2(A), relative to health insurance; to provide in-network healthcare coverage for certain covered persons that temporarily relocate after the governor declares a state of emergency for a named storm; to provide an effective date; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1019.2(A) is hereby amended and reenacted to read as follows: 8 §1019.2. Network adequacy

A. A health insurance issuer providing a health benefit plan shall maintain a network that is sufficient in numbers and types of healthcare providers to ensure that all healthcare services to covered persons will be accessible without unreasonable delay. In the case of emergency services and any ancillary emergency healthcare services, covered persons shall have access twenty-four hours per day, seven days per week. Healthcare services shall also be made accessible, in the same manner as provided in this Subsection, for a covered person diagnosed with a disease or condition by a licensed healthcare provider, if the disease or condition requires the covered person to receive life-sustaining treatments and

the covered person is forced to temporarily relocate to another state when the governor declares a state of emergency, pursuant to R.S. 29:724, for a named storm as defined in R.S. 22:1267.1(A)(2). Sufficiency will be determined in accordance with the requirements of this Subpart. In determining sufficiency criteria, the criteria will include but not be limited to ratios of healthcare providers to covered persons by specialty, ratios of primary care providers to covered persons, geographic accessibility, waiting times for appointments with participating providers, hours of operation, and volume of technological and specialty services available to serve the needs of covered persons requiring technologically advanced or specialty care.

\* \* \*

1

2

3

4

5

6

7

8

9

10

11

12

13

14

Section 2. This Act will become effective upon a signature by the governor or, if not signed by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If vetoed by the governor and subsequently approved by this legislature, this Act will become effective on the day following such approval.

The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Beth O'Quin.

## DIGEST 2024 Regular Session

**Duplessis** 

<u>Present law</u> requires a health insurance issuer to provide a health benefit plan that meets certain requirements in order to ensure that all healthcare services are accessible without an unreasonable delay. <u>Present law</u> requires a health insurance issuer's health benefit plan to cover emergency services and any ancillary emergency healthcare services for covered persons 24 hours per day, seven days a week. <u>Present law</u> further requires the health insurance issuer comply with certain criteria provided by <u>present law</u>.

<u>Proposed law</u> retains <u>present law</u> but requires health insurance issuers to provide healthcare services 24 hours per day, seven days a week for a covered person diagnosed with a disease or condition by a licensed healthcare provider that requires life-sustaining treatments, when the covered person is forced to temporarily relocate out-of-state as a result of the governor declaring a state of emergency under <u>present law</u> for a named storm.

Effective upon the signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 22:1019.2(A))

SB 200 Original