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 DIGEST

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SB 463 Engrossed

2024 Regular Session

Wheat

Proposed law creates the "La. Dental Loss Ratios for Dental Healthcare Services Plans Act".

Proposed law defines "dental carrier", "dental healthcare service plan", and "dental loss ratio".

Proposed law requires dental carriers to file an annual report for dental loss ratios to the commissioner of insurance (commissioner) no later than March 1, 2025, and annually thereafter, no later than March 1st of each calendar year.

Proposed law provides the information required for inclusion in the dental loss ratio annual report.

Proposed law authorizes the commissioner to request additional information from the carrier to verify the annual report data.

Proposed law requires the dental ratio report to be published in a searchable format on the Dept. of Insurance's website no later than June 30, 2025, and annually thereafter, no later than June 30th of each calendar year.

Proposed law requires the commissioner to promulgate rules in accordance with the APA to effectuate proposed law.

Effective Jan. 1, 2025.

(Adds R.S. 22:1161-1166)

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Health and Welfare to the original bill

1. Changes dates for the insurers to provide information to the commissioner and for the commissioner to publish the information on Dept. of Insurance's website.
2. Makes technical changes.

Summary of Amendments Adopted by House

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

1. Clarify a community expenditure as a "community benefit expenditure".
2. Require the department's rule promulgation to be in accordance with the Administrative Procedure Act.
3. Make technical changes.