
The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Senate Legislative Services. The keyword, summary, 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)]

SB 16 Engrossed

DIGEST
2025 Regular Session

McMath

Present law provides requirements for insurers that issue stop-loss insurance.

Present law defines a small employer, in connection with a group health plan, as an employer who employed an average of not more than 50 employees on business days during the preceding calendar year and who employs at least one employee on the first day of the plan year.

Proposed law places conditions on the issuance of health stop-loss insurance issued in connection with an employee benefit plan issued on or after August 1, 2025, to a small employer as defined in present law.

Effective August 1, 2025.

(Adds R.S. 22:883(H))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original bill

1. Place conditions on the issuance of health stop-loss insurance in connection with employee benefit plans of small employers.
2. Remove provisions applicable to large employers.
3. Change effective date.
4. Make technical changes.