INSURANCE CLAIMS. Requires health insurance coverage for COVID-19 (Coronavirus) diagnostic testing. (gov sig)

SUMMARY OF HOUSE AMENDMENTS TO THE SENATE BILL

1. Modify the definition of "COVID-19 antibody test" by requiring the test to follow the Enzyme-Linked Immunosorbent Assay (ELISA) test methodology.

2. Changes from December 31, 2022 to December 31, 2021 the prohibition for the application of annual deductibles, coinsurance, copayment, or any other out-of-pocket or cost-sharing expense provisions.

3. Make technical changes.

DIGEST OF THE SENATE BILL AS RETURNED TO THE SENATE

DIGEST

Proposed law prohibits a health coverage plan delivered or issued for delivery in this state from denying coverage for COVID-19 diagnostic and antibody testing and antiviral drugs when ordered by a physician for the purpose of making clinical decisions or treating a patient suspected of having COVID-19.

Proposed law requires any health coverage plan delivered or issued for delivery in this state to include coverage for COVID-19 diagnostic and antibody testing and antiviral drugs.

Proposed law prohibits the application of annual deductibles, coinsurance, copayment, or any other out-of-pocket or cost-sharing expense provisions until December 31, 2021. After December 31, 2021, these services may be subject to these cost-sharing requirements.


Proposed law is not applicable to a plan providing coverage for excepted benefits, limited benefit health insurance plans, high deductible health plans authorized under federal law, and short-term policies that have a term of less than twelve months.

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

(Adds R.S. 22:1057)