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## DIGEST

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HB 602 Original

2015 Regular Session

Robert Johnson

**Abstract:** Provides for collection by the health insurance issuer of applicable coinsurance or deductible amounts owed by an insured under any contract providing for a high deductible.

Proposed law provides for definitions, including defining a "high deductible" as one set at \$1,000 or greater.

Proposed law prohibits a health insurance issuer from executing, amending, or renewing any contract with a healthcare provider which requires that provider to collect any applicable coinsurance or deductible amount which may be the responsibility of the insured pursuant to the insured's contract for health insurance coverage when such contract includes a high deductible. Further requires a health insurance issuer to recover all coinsurance and deductible amounts due from insureds for covered services as required pursuant to such a contract. Also provides that payment of claims submitted by healthcare providers shall not be dependent on the health insurance issuer recovering any applicable coinsurance and deductible amounts pursuant to such a contract, nor shall collection of any applicable coinsurance, deductible, and copayment amounts be required to be completed prior to processing and paying a claim made by a healthcare provider pursuant to such a contract.

Proposed law provides that its provisions shall not have any effect as to the collection of copayments.

(Adds R.S. 22:1839)