
DIGEST

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HB 209 Original

2020 Regular Session

Huval

Abstract: Allows a health insurance issuer to provide a policy or contract electronically without affirmative consent if the issuer mails written notice to the party describing how to access the document electronically and how to request a paper form of the document.

Present law authorizes an insurance issuer to deliver, store, or present by electronic means any notice or other document required by law in an insurance transaction or that is to serve as evidence of insurance coverage if the electronic means meet the requirements of the La. Uniform Electronic Transactions Act and the receiving party has affirmatively consented electronically, or confirmed consent electronically, in a manner that reasonably demonstrates that the party can access information in the electronic form that will be used for notices or documents.

Proposed law retains present law.

Proposed law further authorizes a health insurance issuer to provide a group or individual insurance policy or contract electronically without affirmative consent if the issuer mails written notice to the party describing how to access the policy or contract electronically, that a paper form of the document may be requested at any time and will be provided without cost to the party, and how to request the paper copy.

Proposed law requires a health insurance issuer that receives a request from a party for a paper form of the policy to provide the copy without any cost to the party.

(Adds R.S. 22:2462(F))