2020 Regular Session

SENATE BILL NO. 426

BY SENATORS BARROW AND CARTER

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

1	AN ACT
2	To enact R.S. 22:1057, relative to insurance coverage for COVID-19; to require coverage
3	for certain tests and treatments for COVID-19; to prohibit application of cost-sharing
4	provisions; to define key terms; to provide for an effective date; and to provide for
5	related matters.
6	Be it enacted by the Legislature of Louisiana:
7	Section 1. R.S. 22:1057 is hereby enacted to read as follows:
8	**§1057. Coverage for COVID-19 tests and treatments**
9	**A. No health coverage plan delivered or issued for delivery in this state**
10	**shall deny coverage for COVID-19 diagnostic tests, antibody tests, and antiviral**
11	**drugs.**
12	**B. Any health coverage plan delivered or issued for delivery in this state**
13	**shall include coverage for COVID-19 diagnostic tests, antibody tests, and**
14	**antiviral drugs.**
15	**C. The coverage required in this Section shall not be subject to annual**
16	**deductibles, coinsurance, copayment, or any other out-of-pocket or cost-sharing**
17	**expense provisions.**

Coding: Words which are ~~struck through~~ are deletions from existing law;
words in **boldface type and underscored** are additions.

1   **D. For purposes of this Section, the following definitions apply:**

2   **(1) "COVID-19" means the coronavirus disease 2019 as designated by**

3   **the World Health Organization.**

4   **(2) "Health coverage plan" means any hospital, health, or medical**

5   **expense insurance policy, hospital or medical service contract, employee welfare**

6   **benefit plan, contract, or other agreement with a health maintenance**

7   **organization or a preferred provider organization, health and accident**

8   **insurance policy, or any other insurance contract of this type in this state,**

9   **including a group insurance plan, a self-insurance plan, and the Office of Group**

10   **Benefits programs. "Health coverage plan" shall not include a plan providing**

11   **coverage for excepted benefits as defined in R.S. 22:1061, limited benefit health**

12   **insurance plans, and short-term policies that have a term of less than twelve**

13   **months.**

14   Section 2. This Act shall become effective upon signature by the governor or, if not

15   signed by the governor, upon expiration of the time for bills to become law without signature

16   by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If

17   vetoed by the governor and subsequently approved by the legislature, this Act shall become

18   effective on the day following such approval.

The original instrument was prepared by Brandi Cannon and the following
digest, which constitutes no part of the legislative instrument, was prepared
by LG Sullivan.

DIGEST
SB 426 Engrossed   2020 Regular Session   Barrow

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.

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.

Proposed law defines "COVID-19" and "health coverage plan".

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

(Adds R.S. 22:1057)

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Summary of Amendments Adopted by Senate

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

1. Require coverage of antibody tests and antiviral drugs