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DIGEST

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SB 141 Engrossed

2022 Regular Session

Morris

Proposed law defines "business", "family member", "individual", "insurance plan", "insurer", "underwriting purposes", "vaccination", "vaccination status", and "vaccine".

Proposed law prohibits an insurer from subjecting an individual, family member, or business to questions related to vaccination status when such person or business is presently covered, or applying or enrolling for coverage, under an insurance plan.

Proposed law prohibits an insurer from requiring or requesting that a business, whether applying or enrolling for coverage or presently covered under the insurance plan, adopt policies and procedures for vaccination status or provide information as to whether such policies and procedures have been adopted.

In determining eligibility for coverage, establishing premiums, limiting coverage, or any other underwriting purposes, proposed law prohibits an insurer from doing the following with respect to an individual, family member, or business applying or enrolling for coverage or presently covered under the insurance plan:

- (1) Requiring, requesting, or purchasing information on an individual's, family member's, or business's vaccination status.
- (2) Requiring or requesting that an individual, family member, or business receive a vaccine as a requirement for coverage.
- (3) Terminating, denying, restricting, limiting, excluding, or otherwise applying conditions on any individual, family member, or business based on vaccination status.
- (4) Imposing a rider that excludes coverage for certain benefits or services under the insurance plan, or restricting the sale of the insurance plan based on the individual's, family member's, or business's vaccination status.
- (5) Establishing differentials in premium rates or cost sharing for coverage under the insurance plan based on the individual's, family member's, or business's vaccination status.
- (6) Otherwise discriminating against an individual, family member, or business in the provisions of the insurance plan based on the individual's, family member's, or business's vaccination status.

Proposed law excludes life insurance, annuity products, retirement plans, long-term care insurance, reinsurance, dental, vision, and other supplemental benefits from the vaccination status prohibition.

Proposed law does not prohibit an insurer from incentivizing or rewarding an individual, family member, or business for voluntarily submitting vaccination status with respect to a wellness or health improvement program as provided for in present law (R.S. 22:1017).

(Adds R.S. 22:860.1)

Summary of Amendments Adopted by Senate

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

1. Removes insurers vaccination prohibition for life insurance and annuity products.
2. Removes life insurance, annuity products, retirement plans, long-term care insurance, disability income insurance, reinsurance, dental, vision, and other supplemental benefit products from the vaccination status prohibition.

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the engrossed bill:

1. Add that proposed law does not prohibit an insurer from incentivizing or rewarding an individual, family member, or business for voluntarily submitting vaccination status with respect to a wellness or health improvement program as provided for in present law (R.S. 22:1017).
2. Make technical changes.