DIGEST

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HB 165 Engrossed

2017 Regular Session

Anders

Abstract: Provides for the identification of dental benefit plans on insurance coverage cards.

<u>Present law</u> requires that the identity of the health benefit plan insurer and sponsor be displayed prominently on the face of the identification card or documentation.

<u>Proposed law</u> retains <u>present law</u> and includes dental benefit plans in the types of coverage that require the identification as provided in <u>present law</u>. <u>Proposed law</u> further requires that dental benefit plan identification standards are also subject to any requirements set forth in the part of <u>present law</u> relative to dental benefit plans, R.S. 22:1151 et seq.

<u>Present law</u> prohibits a health insurer who is acting as an administrator from prominently displaying the insurer's name on the identification documents when the policy is not one that fully insures the purchaser of the policy. <u>Present law</u> requires that the name of the health plan's sponsor be prominently displayed with an annotation that the plan's benefits are administered by the insurer.

<u>Proposed law</u> requires that for policies that fully insure the purchaser of the policy, that the phrase "Non-ERISA" be prominently displayed on the face of the identification card.

Effective January 1, 2018.

(Amends R.S. 22:984)

Summary of Amendments Adopted by House

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

- 1. Change <u>proposed law</u> from the requirement that the insurance card of a fully insured policy read "Fully Insured" to the requirement that it read "Non-ERISA".
- 2. Add an effective date of January 1, 2018.