
DIGEST

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HB 308 Engrossed

2019 Regular Session

Jordan

Abstract: Prohibits annual and lifetime dollar amount limits on health insurance benefits.

Proposed law requires any health coverage plan issued for delivery, delivered, renewed, or otherwise contracted for in this state on or after Jan. 1, 2020, to provide coverage without any lifetime limit or annual limit on the dollar amount of benefits for any individual.

Proposed law applies only to covered benefits that are either of the following:

- (1) Included among the covered benefits of the base-benchmark plan selected for the state of Louisiana for calendar year 2019.
- (2) Required as a state mandated health benefit pursuant to the La. Insurance Code.

Proposed law does not apply to limited benefit health insurance policies or contracts or to a health coverage plan that meets all of the following criteria:

- (1) Is health insurance coverage offered only to individuals in the individual market.
- (2) Covers only individuals who have been continuously covered by the health coverage plan since March 23, 2010.
- (3) Is qualified as a grandfathered health plan coverage pursuant to federal law as of calendar year 2019.

Proposed law shall not be interpreted to require any health coverage plan issued for delivery, delivered, renewed, or otherwise contracted for in this state to include particular covered benefits.

Proposed law defines "health coverage plan".

(Adds R.S. 22:1066.1)

Summary of Amendments Adopted by House

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

1. Limit the exemption for grandfathered health coverage plans to those that are offered to

individuals in the individual market who have been continuously covered by the health coverage plan since March 23, 2010.

2. Add an exemption for limited benefit health insurance policies.