

GREEN SHEET REDIGEST

HB 308

2019 Regular Session

Jordan

**INSURANCE/HEALTH: Prohibits lifetime and annual limits on health insurance benefits**

DIGEST

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".

Present law requires a health insurance issuer to renew individual health insurance coverage at the option of the individual. Provides conditions and requirements, including notice to the covered individual and the commissioner, under which a health insurance issuer may discontinue offering a particular type of health insurance in the individual market.

Proposed law, effective Aug. 1, 2019, retains present law and specifies that present law conditions and requirements apply if the discontinuation of a particular type of health insurance results from any federal statutory change or federal court ruling repealing or otherwise rendering unenforceable the Patient Protection and Affordable Care Act, P.L. 111-148 (ACA).

(Adds R.S. 22:1066.1 and 1074(c)(4))

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.

Summary of Amendments Adopted by Senate

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

1. Add a specification that present law governing discontinuation of individual health insurance coverage applies to a discontinuation that results from a federal change that makes the ACA unenforceable.