

2019 Regular Session

HOUSE BILL NO. 308

BY REPRESENTATIVE JORDAN

1 AN ACT

2 To enact R.S. 22:1066.1 and 1074(C)(4), relative to health insurance benefits; to provide for
3 certain guarantees; to prohibit lifetime limits; to prohibit annual limits; to provide for
4 applicability; to establish exceptions; to provide for interpretation; to define key
5 terms; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1066.1 and 1074(C)(4) are hereby enacted to read as follows:

8 §1066.1. Benefit limits; lifetime; annual

9 A. Except as provided for in Subsection C of this Section, any health
10 coverage plan issued for delivery, delivered, renewed, or otherwise contracted for in
11 this state on or after January 1, 2020, shall provide coverage without any lifetime
12 limit on the dollar amount of benefits for any individual.

13 B. Except as provided for in Subsections C and D of this Section, any health
14 coverage plan newly issued for delivery, delivered, renewed, or otherwise contracted
15 for in this state on or after January 1, 2020, shall provide coverage without any
16 annual limit on the dollar amount of benefits for any individual.

17 C. This Section shall apply only to covered benefits that are either of the
18 following:

19 (1) Included among the covered benefits of the base-benchmark plan
20 selected for the state of Louisiana for calendar year 2019 pursuant to 45 CFR Section
21 156.

(2) Required as a state-mandated health benefit pursuant to Title 22 of the Louisiana Revised Statutes of 1950.

D. Subsection B of this Section shall not apply 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 29 CFR
Section 2590.715-1251 as of calendar year 2019.

E. No provision of this Section shall 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.

F. As used in this Section, "health coverage plan" shall mean any hospital, health, or medical expense insurance policy, hospital or medical service contract, employee welfare benefit plan, contract or agreement with a health maintenance organization or a preferred provider organization, health and accident insurance policy, or any other insurance contract of this type, including a group insurance plan and the Office of Group Benefits plans.

G. The provisions of this Section shall not apply to limited benefit health insurance policies or contracts, as defined by R.S. 22:47.

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§1074. Guaranteed renewability of individual health insurance coverage

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C.

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GOVERNOR OF THE STATE OF LOUISIANA

CODING: Words in ~~struck-through~~ type are deletions from existing law; words underscored are additions.