

RÉSUMÉ DIGEST

ACT 212 (HB 308)

2019 Regular Session

Jordan

New 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.

New 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.

New 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.

New 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.

New law defines "health coverage plan".

Existing law requires a health insurance issuer to renew individual health insurance coverage at the option of the individual.

Existing law establishes the conditions and requirements, including notice to the covered individual and the commissioner of insurance, under which a health insurance issuer may discontinue offering a particular type of health insurance in the individual market.

New law extends the applicability of existing law to a discontinuation that results from any federal statutory change or federal court ruling repealing or otherwise rendering unenforceable the federal Patient Protection and Affordable Care Act, P.L. 111-148 (ACA).

Effective August 1, 2019.

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