SENATE COMMITTEE AMENDMENTS

2025 Regular Session

Amendments proposed by Senate Committee on Insurance to Original Senate Bill No. 16 by Senator McMath

1 AMENDMENT NO. 1

2 On page 1, line 9, change "<u>H.</u>" to "<u>H.(1)</u>"

3 AMENDMENT NO. 2

- 4 On page 1, line 10, after "plan" delete the remainder of the line and delete lines 11 through
- 5 16 and insert the following:
- 6 "of a small employer as defined in R.S. 22:1061 shall be issued on or after
 7 August 1, 2025, only if the following conditions are met:
- 8 (a) The policy of insurance contains no provision permitting or authorizing the
 9 adjustment of specific deductibles or attachment points of a plan member or of
 10 specific diseases or conditions.
- 11 (b) The policy of insurance is not subject to renewal rate increases exceeding the
 12 medical care index of the consumer price index plus fifteen percent, unless an
 13 increase greater than fifteen percent is actuarially justified.
- 14 (c) The policy of insurance is issued by a licensed health insurance issuer, health
 15 maintenance organization, or third-party administrator, or through affiliates
 16 within an insurance holding company system, who issues policies of health and
 17 accident insurance to small employers as defined in R.S. 22:1061 and the
 18 policies are subject to the requirements of Subpart C of Part III of Chapter 4
 19 of this Title and the requirements of Subchapter XXV of Chapter 6A of Title 42
 20 of the United States Code.
- 21 (2) The provisions of this Subsection shall not apply to any policy in effect prior to August 1, 2025.