

2025 Regular Session

HOUSE RESOLUTION NO. 337

BY REPRESENTATIVE FIRMMENT

INSURANCE/HEALTH: Requests the Department of Insurance to study and issue a report relative to the impact of health insurance coverage mandates on the cost of health insurance

1 A RESOLUTION

2 To urge and request the Louisiana Department of Insurance to study the impact of health
3 insurance coverage mandates on the cost and availability of health insurance in this
4 state and submit a written report of findings, conclusions, and recommendations to
5 the House Committee on Insurance no later than February 1, 2026.

6 WHEREAS, access to adequate health care is critical to the health of Louisiana
7 citizens; and

8 WHEREAS, under the Affordable Care Act, employers with fifty or more full-time
9 equivalent employees are generally required to offer affordable health insurance to their
10 full-time employees; and

11 WHEREAS, the Affordable Care Act encourages employers with fewer than fifty
12 full-time equivalent employees to offer health insurance to employees; and

13 WHEREAS, studies by the Federal Agency for Healthcare Research and Quality
14 show that approximately ninety-seven percent of large employers in Louisiana offer
15 employer-sponsored health insurance compared to thirty-three percent of small employers;
16 and

17 WHEREAS, over forty percent of Louisiana's population depends on
18 employer-sponsored health insurance plans for health insurance coverage; and

19 WHEREAS, the Louisiana Legislature regularly considers bills proposing and enacts
20 laws requiring that certain medical treatments be covered by health insurance policies issued
21 in this state; and

22 WHEREAS, health insurance coverage mandates increase the cost for

1 employer-sponsored health insurance plans and potentially prevent or discourage small
2 employers from offering health insurance to their employees.

3 THEREFORE, BE IT RESOLVED that the House of Representatives of the
4 Legislature of Louisiana does hereby urge and request the Louisiana Department of
5 Insurance to submit a written report to the House Committee on Insurance on or before
6 February 1, 2026, relative to the health insurance coverage mandates enacted by the
7 Legislature since January 1, 2016, and their impact on health insurance premiums,
8 employer-sponsored health insurance plans, and the availability of health insurance in this
9 state.

10 BE IT FURTHER RESOLVED that the Department of Insurance submit a written
11 report of findings, conclusions, and recommendations to the House Committee on Insurance
12 not later than February 1, 2026.

13 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
14 commissioner of insurance.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HR 337 Original

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Firment

Requests the Department of Insurance to study and issue a report relative to the impact of health insurance coverage mandates on the cost of health insurance.