

2025 Regular Session

HOUSE RESOLUTION NO. 337

BY REPRESENTATIVE FIRMENT

A RESOLUTION

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

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

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

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

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

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

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

WHEREAS, health insurance coverage mandates increase the cost for employer-sponsored health insurance plans and potentially prevent or discourage small employers from offering health insurance to their employees.

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES