

2026 Regular Session

HOUSE BILL NO. 291

BY REPRESENTATIVE BERAULT

INSURANCE/HEALTH: Prohibits health insurers from taking adverse payment or contracting actions against participating facilities based solely on another provider's network status

1 AN ACT

2 To amend and reenact R.S. 22:1828(D) and (E) and to enact R.S. 22:1828(F), relative to  
3 health insurance; to provide for the payment of claims; to prohibit adverse actions  
4 by insurers; to provide for an effective date; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1828(D) and (E) are hereby amended and reenacted and R.S.  
7 22:1828(F) is hereby enacted to read as follows:

8 §1828. Provider claim payment and information protection

9 \* \* \*

10 D. A health insurance issuer shall not impose any monetary reductions in the  
11 payment of claims, or suspend or terminate a provider agreement, with respect to any  
12 licensed healthcare facility that is a participating provider based solely on the  
13 network or participating status of another healthcare provider that contributes to any  
14 component of care to a patient at the licensed healthcare facility.

15 ~~D.~~ E. The provisions of this Section shall not be waived by contract, and any  
16 contractual clause in conflict with the provisions of this Section or that purport to  
17 waive the requirements of this Section is void.

18 E. F. Any violation of the provisions of this Section shall be declared and  
19 considered to be unfair methods of competition and unfair or deceptive acts or

1 practices in the business of insurance and subject to the provisions of Part IV of  
2 Chapter 7 of this Title.

3 Section 2. This Act shall become effective upon signature by the governor or, if not  
4 signed by the governor, upon expiration of the time for bills to become law without signature  
5 by the governor, as provided by Article III, Section 18 of the Constitution of Louisiana. If  
6 vetoed by the governor and subsequently approved by the legislature, this Act shall become  
7 effective on the day following such approval.

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#### 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)]

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HB 291 Engrossed

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Berault

**Abstract:** Prohibits a health insurance issuer from reducing payments, suspending, or terminating provider agreements with a participating licensed health care facility solely on the basis that another provider engaged in the patient's care as a nonparticipating provider.

Present law sets requirements for the payment of provider claims and prohibits contractual waivers of present law. Present law provides that violations constitute unfair or deceptive acts or practices in the business of insurance.

Proposed law prohibits a health insurance issuer from reducing payments to a participating licensed healthcare facility or from suspending or terminating a provider agreement with the facility solely because another healthcare provider involved in the patient's care is a nonparticipating provider.

Proposed law retains present law prohibiting any contractual provision that waives the statutory requirements governing provider claim payments.

Proposed law retains present law that violations constitute unfair or deceptive acts or practices in the business of insurance.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Amends R.S. 22:1828(D) and (E); Adds R.S. 22:1828(F))