## **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)]

HB 308 Original

2019 Regular Session

Jordan

**Abstract:** Prohibits annual and lifetime dollar amount limits on health insurance benefits.

<u>Proposed law</u> 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.

<u>Proposed law</u> 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 Louisiana Insurance Code.

<u>Proposed law</u> does not apply to a health coverage plan that qualified as a grandfathered health plan coverage pursuant to federal law as of calendar year 2019.

<u>Proposed law</u> 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.

Proposed law defines "health coverage plan".

(Adds R.S. 22:1066.1)