



is calculated in the same manner as the tax credit in Section 1401 of the Patient Protection and Affordable Care Act.

Proposed law provides that it shall not apply to grandfathered coverage, health benefit plans in the large groups or to the large group market, or to limited or excepted benefits policies as defined in present law.

Proposed law establishes the "Louisiana Guaranteed Benefits Pool" to be administered by the commissioner of insurance which shall be a risk-sharing program to provide payment to health insurance issuers for claims for healthcare services provided to eligible individuals with expected high healthcare costs for the purpose of lowering premiums for health insurance coverage offered in the individual market.

Proposed law establishes program operations and parameters, actuarial analysis, approval of the program by the Joint Legislative Committee on the Budget, and enrollment or participation limitations.

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

(Adds R.S. 22:11.1 and 1121-1138)

#### Summary of Amendments Adopted by Senate

##### Committee Amendments Proposed by Senate Committee on Health and Welfare to the original bill

1. Changes Louisiana Department of Insurance rulemaking deadline from January 1, 2020, to ninety days after final judgment of a court of competent jurisdiction on the constitutionality of ACA.
2. Changes effective date from ten to ninety days after receipt by the commissioner of the written notification of the court's ruling in ACA.
3. Provides that proposed law does not abridge or affect the provisions of insurance policies or contracts already in effect until the policies or contracts are renewed.
4. Changes the ratio for rate setting from three to one to five to one.
5. Clarifies that the emergency department services provisions shall comply with those established in ACA for coverage and payment of services.
6. Provides that applicability of proposed law shall occur only if the current federal tax credit is held to be valid by a court of competent jurisdiction or is otherwise enforceable at law, or unless adequate appropriations are timely made by the federal

or state government in an amount that is calculated in the same manner as the tax credit in Section 1401 of the Patient Protection and Affordable Care Act.

7. Proposed law provides that it shall not apply to grandfathered coverage, health benefit plans in the large groups or to the large group market, or to limited or excepted benefits policies as defined in present law.
8. Provides for an assessment by the commissioner of insurance on nationwide individual insurance market cost stabilization programs and a report to the Legislature with findings and recommendations by March 1, 2020.
9. Establishes the "Louisiana Guaranteed Benefits Pool" to be administered by the commissioner of insurance which shall be a risk-sharing program to provide payment to health insurance issuers for claims for healthcare services provided to eligible individuals with expected high healthcare costs for the purpose of lowering premiums for health insurance coverage offered in the individual market.

Senate Floor Amendments to engrossed bill

1. Makes technical amendment changes.