

2025 Regular Session

HOUSE RESOLUTION NO. 338

BY REPRESENTATIVE CARLSON

INSURANCE: Requests the Department of Insurance to study the impact on automobile insurance rates when bodily injury claimants submit medical treatment claims for accident-related injuries to out-of-network providers rather than in-network providers

1 A RESOLUTION

2 To urge and request the Department of Insurance to establish a task force to study the impact
3 on automobile insurance rates when bodily injury claimants submit medical
4 treatment claims for accident-related injuries to out-of-network health insurance
5 providers rather than in-network health insurance providers.

6 WHEREAS, Louisiana is currently the most expensive state for automobile insurance
7 in the nation; and

8 WHEREAS, Louisiana residents file a significant number of bodily injury claims
9 with automobile insurance providers each year as a result of automobile accidents; and

10 WHEREAS, a significant number of claimants alleging bodily injury choose not to
11 file medical treatment claims with their health insurance issuers for accident-related injuries;
12 and

13 WHEREAS, a high number of those sustaining bodily injuries that do file claims
14 with health insurance issuers seek treatment by healthcare providers not in their health
15 insurance issuer's network of providers, even when the network contains healthcare
16 providers in the same medical field, resulting in higher treatment costs and increased
17 out-of-pocket expenses for claimants; and

18 WHEREAS, the Department of Insurance is the state regulator of Louisiana's
19 insurance industry and serves as the state's advocate for insurance consumers.

1 THEREFORE, BE IT RESOLVED that the House of Representatives of the
2 Legislature of Louisiana does hereby urge and request the Department of Insurance to
3 establish a task force to study the impact on automobile insurance rates when bodily injury
4 claimants submit medical treatment claims for accident-related injuries to out-of-network
5 health insurance providers rather than in-network health insurance providers.

6 BE IT FURTHER RESOLVED that the task force shall study the impact on
7 automobile insurance rates of automobile bodily injury claimants using out-of-network
8 healthcare providers rather than in-network providers in the same medical field.

9 BE IT FURTHER RESOLVED that the task force shall be comprised of interested
10 stakeholders, including but not limited to the following members:

- 11 (1) The commissioner of insurance.
- 12 (2) The commissioner of agriculture.
- 13 (3) The president of the Louisiana Association for Justice.
- 14 (4) The executive director of the Louisiana Motor Transport Association.
- 15 (5) The president of the Louisiana Hospital Association.
- 16 (6) The president of the Louisiana Medical Society.

17 BE IT FURTHER RESOLVED that each member of the task force may appoint a
18 designee who shall serve on the task force on his behalf.

19 BE IT FURTHER RESOLVED that the task force may engage and solicit input,
20 recommendations, and guidance from any interested person.

21 BE IT FURTHER RESOLVED that the commissioner of insurance shall serve as the
22 chairman of the task force and the staff of the Department of Insurance shall provide support
23 to the task force.

24 BE IT FURTHER RESOLVED that the names of the proposed members of the task
25 force shall be submitted to the commissioner of insurance by August 1, 2025, and the
26 commissioner of insurance shall thereafter call the first meeting of the task force by
27 September 15, 2025.

28 BE IT FURTHER RESOLVED that members of the task force shall serve without
29 compensation, except per diem or expense reimbursement to which they may be entitled as
30 members of their constituent organizations.

1 BE IT FURTHER RESOLVED that a majority of the total membership shall
2 constitute a quorum of the task force, and any official action by the task force requires an
3 affirmative vote of a majority of the quorum present and voting.

4 BE IT FURTHER RESOLVED that meetings of the task force shall comply with the
5 Open Meetings Law, R.S. 42:11 et seq., and records of the task force shall be subject to the
6 Public Records Law, R.S. 44:1 et seq.; however, any personally identifiable information, or
7 claims and reimbursement data provided by a health insurer, health plan, automobile insurer,
8 or other insurance issuer, shall be kept confidential.

9 BE IT FURTHER RESOLVED that the task force shall meet as necessary and
10 provide a written report of its findings from the study, together with any recommendations
11 for legislation, to the House and Senate committees on insurance and the David R. Poynter
12 Legislative Research Library no later than February 16, 2026.

13 BE IT FURTHER RESOLVED that the task force shall terminate upon the date of
14 submission of its report.

15 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
16 commissioner of insurance, the commissioner of agriculture, the president of the Louisiana
17 Association for Justice, the executive director of the Louisiana Motor Transport Association,
18 the president of the Louisiana Hospital Association, and the president of the Louisiana
19 Medical Society.

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 338 Original

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Requests the Dept. of Insurance to study the impact on automobile insurance rates when bodily injury claimants submit medical treatment claims for accident-related injuries to out-of-network health insurance providers rather than in-network health insurance providers.

Requires the dept. to report its findings and recommendations to the House and Senate committees on insurance and the David R. Poynter Legislative Research Library on or before Feb. 16, 2026.