

- (1) Prior law authorized any health and accident insurer in the state to issue policies described in prior law.

New law clarifies that those insurers can issue those policies if such policies do not conflict with state or federal law.

- (2) Prior law recognized group health and accident insurance as a policy of health and accident insurance which covers more than one person, with certain exceptions.
- (3) Prior law recognized blanket health and accident insurance as a type of group health and accident insurance that covers special groups of persons. Prior law further listed these special groups.

New law retains prior law and adds to the list of special groups with respect to blanket health and accident insurance.

- (4) Prior law listed common carriers as a special group.

New law retains prior law and clarifies that the special group of "common carriers" includes any operator, owner, or lessee of a means of transportation that operates as a common carrier.

- (5) Prior law listed employers as a special group, and stated that the policy of insurance shall cover employees.

New law alters prior law to include coverage for dependents or guests of an employer, as defined by reference to hazards incident to any activities or operations of the employer-policyholder.

- (6) Prior law listed colleges, schools, and other institutions of learning as a special group, stating that the head or principal of such institution of learning is the policyholder. Prior law stated that coverage may extend to students and teachers.

New law retains prior law and adds school districts and school jurisdiction units to the type of institutions of learning which may be recognized as a special group; further includes a governing board of such institution as a potential policyholder. New law further extends coverage to employees and volunteers of such institutions.

- (7) Prior law listed volunteer fire departments, first aid groups, and other such groups as a special group. Prior law states that coverage extends to all members of such fire departments and first aid groups.

New law retains prior law and adds governmental fire departments, as well as civil defense groups. New law further extends coverage to "participants" and "volunteers" of such departments and first aid or civil defense group, incident to sponsored or supervised activities.

- (8) New law adds sports teams, camps, and their sponsors to the list of special groups, with coverage extended to members, campers, employees, officials, supervisors, and volunteers.
- (9) New law adds religious, charitable, recreational, educational, and civic organizations to the list of special groups, with coverage extended to members participants, and volunteers.

- (10) New law adds newspapers and their publishers to the list of special groups, with coverage extended to carriers of such newspapers.

- (11) New law adds restaurants, hotels, motels, resorts, innkeepers, and establishments with a high degree of customer liability to the list of special groups, with coverage extended to patrons, guests, and volunteers.

- (12) New law adds health maintenance organizations, health care providers and other arrangers of health services, with coverage extended to subscribers, patients, donors, and surrogates. New law stipulates that such coverage shall not be made a condition precedent to such individuals receipt of care. New law further stipulates that major medical health and accident coverage may not be provided to subscribers or other enrollees.
- (13) New law adds banks and other financial associations or institutions to the list of special groups, with coverage extended to account holders, credit card holders, debtors, guarantors, and purchasers.
- (14) New law adds incorporated and unincorporated associations of persons who have a common interest other than the purpose of obtaining insurance to the list of special groups. Coverage extends to members and participants of such associations.
- (15) New law adds travel agencies and organizations that provide travel related services to the list of special groups, with coverage extended to all persons for which travel related services are provided.
- (16) Prior law listed "substantially similar groups" as a special group, subject to the discretion of the commissioner of insurance.

New law changes "substantially similar group" to "risk or class of risks" and authorizes the commissioner to exercise his discretion on an individual risk basis or as a class of risks, or both.

- (17) Prior law listed policies issued to the Dept. of Health and Hospitals as a special group.

New law retains prior law.

- (18) Prior law stated that an individual application shall not be required of a person covered by such a group blanket policy.

New law retains prior law.

- (19) New law provides that no policy issued pursuant to the provisions of new law shall conflict with other provisions of Title 22 of the La. Revised Statutes of 1950 or with other provisions of federal law.

Effective August 1, 2013.

(Amends R.S. 22:1000(A)(intro.para.), 3(intro.para.), (a), (b), (c), (d), (f), (g), and (h); Adds R.S. 22:1000(A)(3)(i)-(o) and (4))