
DIGEST

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HB 754 Original

2016 Regular Session

Talbot

Abstract: Provides for the time of modification of drug coverage in the group and individual market by a health insurance issuer.

Present law, relative to guaranteed renewability of coverage in the group and individual market, makes modification of health insurance coverage subject to the following conditions:

- (1) The modification must occur at the time of coverage renewal.
- (2) The modification must be approved by the commissioner of insurance and must be effective on a uniform basis among all entities or individuals covered by that health plan. However, modifications affecting drug coverage do not require approval by the commissioner.
- (3) The issuer notifies, on a form approved by the Department of Insurance, each affected covered entity or individual of the modification, including modification of coverage of a particular product or modification of drug coverage, not later than the 60th day before the date the modification is effective.

Proposed law provides that the requirement that the modification occur at the time of coverage renewal shall not apply to any modification affecting drug coverage.

(Amends R.S. 22:1068(D)(1) and 1074(D)(1))