

Regular Session, 2010

HOUSE BILL NO. 568

BY REPRESENTATIVE ABRAMSON

INSURANCE/HEALTH-ACCID: Permits the application of reduced health insurance copayments for primary care services

1 AN ACT

2 To enact R.S. 22:1014, relative to health and accident insurance; to provide for definitions;
3 to provide with respect to reduced health insurance copayments for primary care
4 services; and to provide for related matters.

5 Be it enacted by the Legislature of Louisiana:

6 Section 1. R.S. 22:1014 is hereby enacted to read as follows:

7 §1014. Reduced copayments for primary care services; purpose; definitions

8 A. The legislature recognizes that the state's primary care physicians provide
9 an invaluable service such that they are called upon to play key roles in critical
10 aspects of the health care system. The legislature is in accord with the widely held
11 premise that access to primary care physicians should be encouraged so that patients
12 can derive the greatest benefit from the patient education, preventive care,
13 comprehensive care, and coordination of care that these physicians offer. The
14 provisions of this Section are not intended to discriminate against any types of
15 specialty physicians but rather are meant to encourage the use of primary care
16 services.

17 B. As used in this Section, the following terms shall have the following
18 meanings unless the context clearly indicates otherwise:

1 (1) "Copayment" means a specific dollar amount that is the responsibility of
2 an insured or enrollee of a health insurance plan, usually paid at the time services are
3 rendered.

4 (2) "Health insurance issuer" or "issuer" means any entity that offers health
5 insurance coverage through a policy, contract, or certificate of insurance subject to
6 state law that regulates the business of insurance. For purposes of this Section, a
7 "health insurance issuer" shall include but not be limited to a health maintenance
8 organization as defined and licensed pursuant to Subpart I of Part I of Chapter 2 of
9 this Title.

10 (3) "Primary care physician" or "PCP" means a physician trained and licensed
11 to provide comprehensive and preventative health care services not limited by
12 problem origin or organ system and whose role also includes education of patients
13 and coordination of their health care. Types of physicians considered primary care
14 physicians shall include general practitioners, family practitioners, general internists,
15 and pediatricians. The term may also mean, at a health insurance issuer's option, a
16 physician other than these types of physicians who is assigned by the issuer to
17 provide comprehensive and preventative health care services and to coordinate care.

18 C. A health insurance issuer may establish and maintain benefit plans for
19 group and individual insureds or enrollees that apply lower insured or enrollee
20 copayments for services provided by primary care physicians than for services
21 provided by other types of physicians.

22 D. A health insurance issuer that provides for the application of lower insured
23 or enrollee copayments for the services of a primary care physician than for services
24 of other types of physicians shall state clearly such differences in its policies and
25 materials.

26 Section 2. This Act shall become effective on July 1, 2010; if vetoed by the governor
27 and subsequently approved by the legislature, this Act shall become effective on July 1,
28 2010, or on the day following such approval by the legislature, whichever is later.

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)]

Abramson

HB No. 568

Abstract: Permits the application of reduced health insurance copayments for primary care services by health insurance issuers.

Proposed law defines a "primary care physician" or "PCP" as a physician trained and licensed to provide comprehensive and preventative health care services not limited by problem origin or organ system and whose role also includes education of patients and coordination of their health care. Specifies that types of physicians considered primary care physicians shall include general practitioners, family practitioners, general internists, and pediatricians. Further provides that the term may also mean, at a health insurance issuer's option, a physician other than these types of physicians who is assigned by the issuer to provide comprehensive and preventative health care services and to coordinate care.

Proposed law authorizes a health insurance issuer to establish and maintain benefit plans for group and individual insureds or enrollees that apply lower insured or enrollee copayments for services provided by primary care physicians than for services provided by other types of physicians.

Proposed law further requires that a health insurance issuer that provides for the application of lower insured or enrollee copayments for the services of a primary care physician than for services of other types of physicians state clearly such differences in its policies and materials.

Effective July 1, 2010.

(Adds R.S. 22:1014)