

2024 Regular Session

SENATE BILL NO. 200

BY SENATOR DUPLESSIS

HEALTH/ACC INSURANCE. Provides for out-of-state health insurance coverage when the governor declares a state of emergency. (gov sig)

1 AN ACT

2 To amend and reenact R.S. 22:1019.2(A), relative to health insurance; to provide in-network
3 healthcare coverage for certain covered persons that temporarily relocate after the
4 governor declares a state of emergency for a named storm; to provide an effective
5 date; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1019.2(A) is hereby amended and reenacted to read as follows:

8 §1019.2. Network adequacy

9 A. A health insurance issuer providing a health benefit plan shall maintain
10 a network that is sufficient in numbers and types of healthcare providers to ensure
11 that all healthcare services to covered persons will be accessible without
12 unreasonable delay. In the case of emergency services and any ancillary emergency
13 healthcare services, covered persons shall have access twenty-four hours per day,
14 seven days per week. Healthcare services shall also be made accessible, in the
15 same manner as provided in this Subsection, for a covered person diagnosed
16 with a disease or condition by a licensed healthcare provider, if the disease or
17 condition requires the covered person to receive life-sustaining treatments,

1 **including but not limited to chemotherapy, radiotherapy, dialysis, and heart**
2 **surgery, and the covered person is forced to temporarily relocate to another**
3 **state when the governor declares a state of emergency, pursuant to R.S. 29:724,**
4 **for a named storm as defined in R.S. 22:1267.1(A)(2).** Sufficiency will be
5 determined in accordance with the requirements of this Subpart. In determining
6 sufficiency criteria, the criteria will include but not be limited to ratios of healthcare
7 providers to covered persons by specialty, ratios of primary care providers to covered
8 persons, geographic accessibility, waiting times for appointments with participating
9 providers, hours of operation, and volume of technological and specialty services
10 available to serve the needs of covered persons requiring technologically advanced
11 or specialty care.

12 * * *

13 Section 2. This Act will become effective upon a signature by the governor or, if not
14 signed by the governor, as provided by Article III, Section 18 of the Constitution of
15 Louisiana. If vetoed by the governor and subsequently approved by this legislature, this Act
16 will become effective on the day following such approval.

The original instrument and the following digest, which constitutes no part
of the legislative instrument, were prepared by Beth O'Quin.

	DIGEST	
SB 200 Engrossed	2024 Regular Session	Duplessis

Present law requires a health insurance issuer to provide a health benefit plan that meets certain requirements in order to ensure that all healthcare services are accessible without an unreasonable delay. Present law requires a health insurance issuer's health benefit plan to cover emergency services and any ancillary emergency healthcare services for covered persons 24 hours per day, seven days a week. Present law further requires the health insurance issuer comply with certain criteria provided by present law.

Proposed law retains present law but requires health insurance issuers to provide healthcare services 24 hours per day, seven days a week for a covered person diagnosed with a disease or condition by a licensed healthcare provider that requires life-sustaining treatments, including but not limited to chemotherapy, radiotherapy, dialysis, and heart surgery, when the covered person is forced to temporarily relocate out-of-state as a result of the governor declaring a state of emergency under present law for a named storm.

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

(Amends R.S. 22:1019.2(A))

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the original
bill

1. Provides examples of life-sustaining treatments.