

SENATE CONCURRENT RESOLUTION NO. 64

BY SENATOR CROWE

A CONCURRENT RESOLUTION

To urge and request the Department of Insurance to study and make recommendations with respect to solutions to the health care insurance crisis.

WHEREAS, citizens of Louisiana receive their health care coverage from a variety of sources including private insurance provided by employers or purchased on their own, and public insurance programs such as Medicare and Medicaid; and

WHEREAS, premium costs for people with private insurance have risen dramatically in recent years, with double-digit rate increases each of the first three years of the new millennium; and

WHEREAS, consumers have seen their out-of-pocket costs for deductibles, copayments, and other cost-sharing rise significantly each of the first three years of the new millennium; and

WHEREAS, a slack economy and high unemployment have focused attention on access and cost issues faced by consumers seeking individual coverage; and

WHEREAS, coverage and cost issues have led to debate about how to control increases in health care costs and how to provide coverage for the uninsured.

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby urge and request the Department of Insurance to study and make recommendations with respect to solutions to the health care insurance crisis including, but not limited to:

- (a) The feasibility to sell health insurance across state lines.
- (b) The implementation of legislation that would prohibit cancellation of a health care insurance policy due to illness.
- (c) Prohibiting an insurer from denying health care coverage based on an applicant's pre-existing condition.

(d) Requiring health insurance companies to post premium costs on the department's website.

BE IT FURTHER RESOLVED that a report shall be submitted to the Senate Committee on Insurance prior to the start of the 2011 Regular Session.

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the commissioner of insurance.

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PRESIDENT OF THE SENATE

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SPEAKER OF THE HOUSE OF REPRESENTATIVES