

2014 Legislative Session Update for Title 22

Act 20 - Provides with respect to health care sharing ministries	Act	Digest
Act 21 - Provides for liability for damages caused by an excluded driver	Act	Digest
Act 47 - Requires life insurers to notify insureds relative to conversion option	Act	Digest
Act 70 - Provides relative to the denial, nonrenewal, or revocation of an insurance producer license	Act	Digest
Act 80 - Provides relative to vehicle mechanical breakdown insurers	Act	Digest
Act 82 - Provides relative to property residual value insurers	Act	Digest
Act 83 - Provides relative to continuing education requirements	Act	Digest
Act 90 - Provides relative to the Louisiana Health Care Commission	Act	Digest
Act 91 - Clarifies that the valued policy clause provisions apply to all policies providing fire coverage	Act	Digest
Act 114 - Provides with respect to the Louisiana Citizens Property Insurance Corporation policy take-out program	Act	Digest
Act 116 - Provides with respect to insurance fraud	Act	Digest
Act 117 - Provides relative to travel insurance	Act	Digest
Act 118 - Provides with respect to insurance producer license reinstatement	Act	Digest
Act 121 - Provides with respect to insurance anti-fraud plans	Act	Digest
Act 129 - Changes the sunset date of the "Sledge Jeansonne Louisiana Insurance Fraud Prevention Act"	Act	Digest
Act 174 - Provides with respect to notice requirements for qualified health plan issuers on the health insurance exchange	Act	Digest
Act 220 - Provides relative to risk-based capital for health organizations	Act	Digest
Act 223 - Adds a representative of the National Association of Mutual Insurance Companies to the Louisiana Property and Casualty Insurance Commission	Act	Digest
Act 353 - Provides relative to homeowners' insurance	Act	Digest
Act 374 - Provides relative to the Louisiana Life and Health Insurance Guaranty Association and structured settlement annuities	Act	Digest
Act 391 - Provides for the transparency of Maximum Allowable Cost Lists for prescription drugs	Act	Digest
Act 396 - Provides relative to third party initiated medication substitutions	Act	Digest
Act 427 - Provides for the Property Insurance Clarity Act	Act	Digest
Act 445 - Mandates inclusion of lymphedema treatment as an option in health insurance coverage	Act	Digest
Act 453 - Provides relative to prescription drug specialty tiers	Act	Digest
Act 490 - Provides for third party contracts with pharmacies	Act	Digest
Act 491 - Provides relative to third party payments of health insurance premiums of individuals with HIV/AIDS	Act	Digest
Act 502 - Provides relative to pharmacy record audits	Act	Digest
Act 524 - Authorizes certain statutorily dedicated funds to be used for special law enforcement initiatives	Act	Digest
Act 528 - Provides relative to insurance holding companies	Act	Digest
Act 541 - Provides relative to the right to treatment for a person with a terminal condition	Act	Digest

Act 555 - Prohibits a provider of healthcare services from refusing to submit a claim to a health insurance issuer under certain circumstances	Act	Digest
Act 558 - Provides relative to the disclosure of insurance claims data	Act	Digest
Act 635 - Provides for the licensing and regulation of health insurance navigators and similar individuals and entities	Act	Digest
Act 695 - Provides with respect to rate filings with the commissioner of insurance	Act	Digest
Act 718 - Provides relative to insurance rate review	Act	Digest
Act 791 - Provides for technical corrections to various provisions of the Constitution Ancillaries, the La. Revised Statutes, the Code of Civil Procedure, and the Code of Criminal Procedure	Act	Digest
Act 811 - Revises terminology referring to persons with disabilities and other persons with exceptionalities	Act	Digest
Act 844 - Provides relative to unfair trade practices in the business of insurance	Act	Digest
Act 855 - Provides for home service contracts	Act	Digest
HCR 104 - Requests the Louisiana Department of Insurance to study the feasibility of providing a discount on motor vehicle insurance to retired military members	Enrolled	Digest
HCR 199 - Requests the Louisiana Department of Insurance to study prohibiting insurers from using claims that did not exceed the insured's deductible to cancel coverage	Enrolled	Digest
HCR 203 - Requests Department of Insurance to study the issue of coinsurance and deductibles assessed by health benefit plans	Enrolled	Digest
HCR 210 - Requests the Department of Insurance to study an alternative longterm care benefit option for Medicaid applicants with life insurance policies who enter into certain viatical settlement contracts	Enrolled	Digest

SECTION	HEADING	ACTION	EFFECTIVE DATE	ACT
R.S. 22:318	Health care sharing ministry; definitions	Enact	8/1/2014	20
R.S. 22:319	Exemption from provisions of the Insurance Code	Enact	8/1/2014	20
R.S. 22:362(C)	License required of vehicle mechanical breakdown insurer	Enact	8/1/2014	80
R.S. 22:369(A) (introductory paragraph)	Revocation or suspension of license	Amend	8/1/2014	80
R.S. 22:369(A)(5)	Revocation or suspension of license	Enact	8/1/2014	80
R.S. 22:369.1	Reinstatement of license	Enact	8/1/2014	80
R.S. 22:382	License required of property residual value insurer; notice of material change required	Amend	8/1/2014	82
R.S. 22:389(A) (introductory paragraph)	Revocation or suspension of license; fine	Amend	8/1/2014	82
R.S. 22:389(A)(5)	Revocation or suspension of license; fine	Enact	8/1/2014	82
R.S. 22:389.1	Reinstatement of license	Enact	8/1/2014	82
R.S. 22:572.1	Insurance anti-fraud plan	Amend	8/1/2014	121
The heading of Subpart D of Part III of Chapter 2 of Title 22	RISK-BASED CAPITAL FOR HEALTH ORGANIZATIONS	Amend	8/1/2014	220
R.S. 22:631 (introductory paragraph)	Definitions	Amend	8/1/2014	220
R.S. 22:631(4)	Definitions	Amend	8/1/2014	220
R.S. 22:631(6)(c)	Definitions	Amend	8/1/2014	220
R.S. 22:631(6)(d)	Definitions	Amend	8/1/2014	220
R.S. 22:634(A)(1)	Company-action level event	Amend	8/1/2014	220
R.S. 22:691.4(F)(1)(a)	Acquisition of control of or merger with domestic insurer	Amend	8/1/2014	791
R.S. 22:691.6(A)(2)	Registration of insurers	Amend	8/1/2014	528
R.S. 22:691.6(J)(2)	Registration of insurers	Amend	8/1/2014	528
R.S. 22:753(H)(5)	Policies under standard valuation law	Repeal	6/12/2014	635
R.S. 22:831(B)	Fire, marine, transportation, casualty, surety, or other insurance	Amend	8/1/2014	524
R.S. 22:931(A)(12)	Life insurance policies; standard provisions	Enact	8/1/2014	47
R.S. 22:941(B)(7)	Group life insurance defined; eligibility; payment of premiums; limits and coverage	Amend	6/23/2014	811
R.S. 22:942 (introductory paragraph)	Standard provisions for group life policies	Amend	8/1/2014	47
R.S. 22:942(10)(a)	Standard provisions for group life policies	Amend	8/1/2014	47
R.S. 22:972	Approval and disapproval of forms; filing of rates	Amend	6/18/2014	718
R.S. 22:972(D)	Approval and disapproval of forms; filing of rates	Enact	6/18/2014	695
R.S. 22:978(E)(1) (introductory paragraph)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(E)(1)(a)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558

R.S. 22:978(E)(1)(b)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(E)(1)(d)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(E)(1)(e)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(E)(7)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(E)(8)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Amend	8/1/2014	558
R.S. 22:978(G)	Group, family group, blanket, and association health and accident insurance; notice required for certain premium increase, cancellation, or nonrenewal	Enact	8/1/2014	558
R.S. 22:992	Transportation ticket policy defined	Repeal	8/1/2014	117
R.S. 22:1000 (A)(1)(a)(vi)(bb)(IV)	Group, family group, blanket, and association health and accident insurance	Amend	6/23/2014	811
R.S. 22:1000(A)(2)(a)	Group, family group, blanket, and association health and accident insurance	Amend	6/23/2014	811
R.S. 22:1000 (A)(2)(b)(iv)	Group, family group, blanket, and association health and accident insurance	Amend	6/23/2014	811
R.S. 22:1001(B)	Mandatory coverage and continued coverage of children with physical or mental disabilities of insured	Amend	6/23/2014	811
R.S. 22:1003(A)(2)(d)	Coverage of children for group and individual health and accident insurance; exception	Amend	6/23/2014	811
R.S. 22:1007(I)	Requirements of provider contracts; communications	Amend	1/1/2015	396
R.S. 22:1007(J)	Requirements of provider contracts; communications	Enact	1/1/2015	396
R.S. 22:1012(B)	Cancellation prohibited after claim for terminal, incapacitating, or debilitating condition	Amend	6/23/2014	811
R.S. 22:1025.1	Health insurance policies; mandated offering for treatment of lymphedema	Enact	8/1/2014	445
R.S. 22:1054	Requirement for access to coverage for individuals in a health plan diagnosed with a terminal condition	Enact	6/5/2014	541
R.S. 22:1060.5	Specialty drug tiers; prohibitions; limits on co-payments	Enact	1/1/2015	453
R.S. 22:1080	Third party premium payments; refusal of acceptance	Enact	8/1/2014	491
R.S. 22:1091	Health insurance plans subject to rate review	Amend	6/18/2014	718
R.S. 22:1092	Health insurance issuers; rate filings and rate increases	Amend	6/18/2014	718
R.S. 22:1092.1	Grandfathered health coverage; rating practices	Enact	6/18/2014	718
R.S. 22:1093	Disclosure of rating practices and renewability provisions for insureds	Amend	6/18/2014	718
R.S. 22:1094	Maintenance of records for the department	Amend	6/18/2014	718

R.S. 22:1095	Rating factors; risk pools; individual market plan and calendar year requirement	Amend	6/18/2014	718
R.S. 22:1096	Regulations; preemption	Amend	6/18/2014	718
R.S. 22:1097	Discrimination in rates or failure to provide coverage because of severe disability or sickle cell trait prohibited	Amend	6/18/2014	718
R.S. 22:1097(B)	Discrimination in rates or failure to provide coverage because of severe disability or sickle cell trait prohibited	Amend	6/23/2014	811
R.S. 22:1098	Frequency of rate increase; limitations	Enact	6/18/2014	718
R.S. 22:1099	Enforcement	Enact	6/18/2014	718
R.S. 22:1242(6)	Definitions	Amend	6/23/2014	811
R.S. 22:1260.31	Short title	Enact	8/1/2014	174
R.S. 22:1260.32	Definitions	Enact	8/1/2014	174
R.S. 22:1260.33	Notice requirements	Enact	8/1/2014	174
R.S. 22:1260.34	Strict compliance required	Enact	8/1/2014	174
R.S. 22:1260.35	Deadline for overpayment recoveries	Enact	8/1/2014	174
R.S. 22:1260.36	Waiver prohibited	Enact	8/1/2014	174
R.S. 22:1260.37	Injunction and penalties	Enact	8/1/2014	174
R.S. 22:1260.38	Rules and regulations	Enact	8/1/2014	174
R.S. 22:1265(D)	Property, casualty, and liability insurance policies; cancellation and nonrenewal provisions; nonrenewal for rate inadequacy; certain prohibitions	Amend	8/1/2014	353
R.S. 22:1265(F)	Property, casualty, and liability insurance policies; cancellation and nonrenewal provisions; nonrenewal for rate inadequacy; certain prohibitions	Amend	8/1/2014	353
R.S. 22:1265(I)	Property, casualty, and liability insurance policies; cancellation and nonrenewal provisions; nonrenewal for rate inadequacy; certain prohibitions	Enact	8/1/2014	353
R.S. 22:1265(J)	Property, casualty, and liability insurance policies; cancellation and nonrenewal provisions; nonrenewal for rate inadequacy; certain prohibitions	Enact	8/1/2014	353
R.S. 22:1288(B)	Discrimination in automobile liability insurance prohibited	Amend	6/23/2014	811
R.S. 22:1295.1	Excluded driver; named insured; liability	Enact	8/1/2014	21
R.S. 22:1318(D)	Valued policy clause; exceptions	Amend	8/1/2014	91
R.S. 22:1333(C)	Homeowner's insurance; insurer's nonrenewal without cause; inclusion in insured's file prohibited; certain prohibitions	Amend	8/1/2014	353
R.S. 22:1333(D)	Homeowner's insurance; insurer's nonrenewal without cause; inclusion in insured's file prohibited; certain prohibitions	Amend	8/1/2014	353
R.S. 22:1333(G)	Homeowner's insurance; insurer's nonrenewal without cause; inclusion in insured's file prohibited; certain prohibitions	Enact	8/1/2014	353
R.S. 22:1333(H)	Homeowner's insurance; insurer's nonrenewal without cause; inclusion in insured's file prohibited; certain prohibitions	Enact	8/1/2014	353

R.S. 22:1488	Homeowner's insurance clarity; publication of aggregate data; penalties	Enact	8/1/2014	427
R.S. 22:1542(20)	Definitions	Amend	8/1/2014	117
R.S. 22:1542(21)	Definitions	Amend	8/1/2014	117
R.S. 22:1542(22)	Definitions	Enact	8/1/2014	117
R.S. 22:1547(A)(9)	License	Amend	8/1/2014	117
R.S. 22:1547(D)	License	Amend	8/1/2014	118
R.S. 22:1547(G)	License	Amend	8/1/2014	118
R.S. 22:1551(C)(4)	Exemption from examination	Amend	8/1/2014	117
R.S. 22:1554(A)(7)	License denial, nonrenewal, or revocation	Amend	8/1/2014	70
R.S. 22:1566	Health insurance navigators; definitions	Enact	6/12/2014	635
R.S. 22:1573(I)(1)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1573(I)(3)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1573(J)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1573(K)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1573(L)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1573(M)	Continuing education requirements	Amend	8/1/2014	83
R.S. 22:1782.1	Definitions	Enact	8/1/2014	117
R.S. 22:1782.2	Requirements for sale of limited lines travel insurance	Enact	8/1/2014	117
R.S. 22:1782.3	Compensation	Enact	8/1/2014	117
R.S. 22:1806.3(A)(3)	Requirements for doing business	Amend	8/1/2014	855
R.S. 22:1806.3(A)(4)	Requirements for doing business	Enact	8/1/2014	855
R.S. 22:1806.3(A)(5)	Requirements for doing business	Enact	8/1/2014	855
R.S. 22:1827	Submission of health insurance claims	Enact	8/1/2014	855
R.S. 22:1856.1(A)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1856.1(B) (introductory paragraph)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1856.1(B)(3)(a)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1856.1(B)(10)	Pharmacy record audits; recoupment; appeals	Enact	6/5/2014	502
R.S. 22:1856.1(B)(11)	Pharmacy record audits; recoupment; appeals	Enact	6/5/2014	502
R.S. 22:1856.1(C)(3)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1856.1(D)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1856.1(E)	Pharmacy record audits; recoupment; appeals	Amend	6/5/2014	502
R.S. 22:1857.1	Third party contracts with pharmacies	Enact	8/1/2014	490
R.S. 22:1863	Definitions	Enact	8/1/2014	391
R.S. 22:1864	Requirements for use of the NDC by a pharmacy benefits manager	Enact	8/1/2014	391
R.S. 22:1865	Appeals	Enact	8/1/2014	391
R.S. 22:1923(2)(k)	Definitions	Enact	8/1/2014	116
R.S. 22:1923(2)(l)	Definitions	Enact	8/1/2014	116
R.S. 22:1923(2)(m)	Definitions	Enact	8/1/2014	116
R.S. 22:1931.13	Termination of Part	Amend	8/1/2014	129
R.S. 22:1964(24)	Methods, acts, and practices which are defined as unfair or deceptive	Amend	8/1/2014	844

R.S. 22:1964(25)	Methods, acts, and practices which are defined as unfair or deceptive	Amend	8/1/2014	844
R.S. 22:1964(26)	Methods, acts, and practices which are defined as unfair or deceptive	Enact	8/1/2014	844
R.S. 22:1964(26)	Methods, acts, and practices which are defined as unfair or deceptive	Enact	8/1/2014	490
R.S. 22:1964(27)	Methods, acts, and practices which are defined as unfair or deceptive	Enact	8/1/2014	844
R.S. 22:2083(A)(2) (introductory paragraph)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2083(A)(3)	Coverages and limitations	Enact	8/1/2014	374
R.S. 22:2083(A)(4)	Coverages and limitations	Enact	8/1/2014	374
R.S. 22:2083(A)(5)	Coverages and limitations	Enact	8/1/2014	374
R.S. 22:2083(B)(1)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2083(B)(2)(c)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2083(B)(2)(h) (introductory paragraph)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2083(B)(2)(h)(v)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2083(B)(2)(j)	Coverages and limitations	Enact	8/1/2014	374
R.S. 22:2083(C)(2)(c)	Coverages and limitations	Amend	8/1/2014	374
R.S. 22:2084(6)	Definitions	Amend	8/1/2014	374
R.S. 22:2084(11.1)	Definitions	Enact	8/1/2014	374
R.S. 22:2084(12)	Definitions	Amend	8/1/2014	374
R.S. 22:2084(12.1)	Definitions	Enact	8/1/2014	374
R.S. 22:2087(A)	Powers and duties of the association	Amend	8/1/2014	374
R.S. 22:2087(B)	Powers and duties of the association	Amend	8/1/2014	374
R.S. 22:2087(C)	Powers and duties of the association	Amend	8/1/2014	374
R.S. 22:2087(D)	Powers and duties of the association	Repeal	8/1/2014	374
R.S. 22:2087(E)	Powers and duties of the association	Repeal	8/1/2014	374
R.S. 22:2087(Q)	Powers and duties of the association	Enact	8/1/2014	374
R.S. 22:2098 (heading)	Prohibited advertisement of Louisiana Life and Health Insurance Guaranty Association Act in insurance sales; notice to policyholders	Amend	8/1/2014	374
R.S. 22:2098(D)	Prohibited advertisement of Louisiana Life and Health Insurance Guaranty Association Act in insurance sales; notice to policyholders	Amend	8/1/2014	374
R.S. 22:2161(A)(7)	Louisiana Health Care Commission; creation	Enact	8/1/2014	90
R.S. 22:2161(A)(9)	Louisiana Health Care Commission; creation	Enact	8/1/2014	90
R.S. 22:2161(A)(10)	Louisiana Health Care Commission; creation	Amend	8/1/2014	90
R.S. 22:2161(A)(14)	Louisiana Health Care Commission; creation	Amend	8/1/2014	90
R.S. 22:2161(A)(17)	Louisiana Health Care Commission; creation	Amend	8/1/2014	90
R.S. 22:2161(A)(21)	Louisiana Health Care Commission; creation	Repeal	8/1/2014	90
R.S. 22:2171(C)(20)	Louisiana Property and Casualty Insurance Commission	Enact	8/1/2014	223
R.S. 22:2171(E)(3)	Louisiana Property and Casualty Insurance Commission	Enact	8/1/2014	223
R.S. 22:2171(F)(7)	Louisiana Property and Casualty Insurance Commission	Enact	8/1/2014	223
R.S. 22:2171(G)(7)	Louisiana Property and Casualty Insurance Commission	Enact	8/1/2014	223

R.S. 22:2314(C)(3)	Policy take-out program	Amend	8/1/2014	114
2014 Insurance-Related Resolutions				
HCR 104	Requests the Louisiana Department of Insurance to study the feasibility of providing a discount on motor vehicle insurance to retired military members		5/27/2014	HCR 104
HCR 199	Requests the Louisiana Department of Insurance to study prohibiting insurers from using claims that did not exceed the insured's deductible to cancel coverage		6/12/2014	HCR 199
HCR 203	Requests Department of Insurance to study the issue of coinsurance and deductibles assessed by health benefit plans		6/3/2014	HCR 203
HCR 210	Requests the Department of Insurance to study an alternative longterm care benefit option for Medicaid applicants with life insurance policies who enter into certain viatical settlement contracts		6/9/2014	HCR 210