

House Committee on Insurance

Minutes of Meeting
2020 Regular Session
May 6, 2020

I. CALL TO ORDER

Representative Chad Brown, chairman of the House Committee on Insurance, called the meeting to order at 9:02 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Chad Brown, chairman
Representative Edmond Jordan, vice chairman
Representative Mary DuBuisson
Representative Kathy Edmonston
Representative Michael "Gabe" Firment
Representative Lawrence "Larry" Frieman
Representative Kyle M. Green, Jr.
Representative Mike Huval
Representative John R. Illg, Jr.
Representative Sherman Q. Mack
Representative Danny McCormick
Representative Matthew Willard

MEMBERS ABSENT:

Representative Cedric B. Glover
Representative Paul Hollis

STAFF MEMBERS PRESENT:

Rashida Keith, attorney
Charlotte Cravins, attorney
Christie L. Russell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Angela McKnight, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 170 by Representative Hollis

Representative Brown offered a motion to voluntarily defer action on House Bill No. 170, which provides relative to the licensing of foreign and alien insurers. Without objection, action on House Bill No. 170 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 547 by Representative Hollis

Representative Brown offered a motion to voluntarily defer action on House Bill No. 547, which provides relative to investments of domestic insurers. Without objection, action on House Bill No. 547 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 296 by Representative Illg

Further action was taken by the committee on House Bill No. 296 on May 13, 2020. Please check for the subsequent action to complete the record of discussion and motions on House Bill No. 296.

Representative Brown offered a motion to voluntarily defer action on House Bill No. 296, which provides for cancellation of a policy by the insured party. Without objection, action on House Bill No. 296 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 858 by Representative Duplessis

Representative Brown offered a motion to voluntarily defer action on House Bill No. 858, which provides relative to business interruption claims due to the coronavirus disease 2019 pandemic. Without objection, action on House Bill No. 858 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 185 by Representative Willard

Representative Willard presented House Bill No. 185, which requires licensure for insurance producers acting on behalf of fraternal benefit societies.

Representative Willard offered amendments to House Bill No. 185 which made technical changes. Representative Willard offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Representative Huval offered a motion to report House Bill No. 185 with amendments. Without objection, House Bill No. 185 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 for information only. Witness cards are included in the committee records.

House Bill No. 247 by Representative Green

Representative Green presented House Bill No. 247, which provides relative to credit for reinsurance.

Representative Green offered a motion to report House Bill No. 247 favorably. Without objection, House Bill No. 247 was reported favorably by a vote of 11 yeas and 0 nays. Representatives Brown, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 682 by Representative Frieman

Representative Frieman presented House Bill No. 682, which provides relative to reserves for insurers.

Representative Frieman offered a motion to report House Bill No. 682 favorably. Without objection, House Bill No. 682 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 for information only. Witness cards are included in the committee records.

House Bill No. 209 by Representative Huval

Representative Huval presented House Bill No. 209, which authorizes a health insurance issuer to provide policy information electronically.

David Lavergne, Blue Cross/Blue Shield, 5525 Reitz Blvd., Baton Rouge, LA 70809, spoke in support of House Bill No. 209.

Representative Huval offered a motion to report House Bill No. 209 favorably. Without objection, House Bill No. 209 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 5 in support. Witness cards are included in the committee records.

House Bill No. 828 by Representative Huval

Representative Huval presented House Bill No. 828, which provides relative to the insurance fraud investigation unit within the Department of Public Safety and Corrections.

Representative Huval offered a motion to report House Bill No. 828 favorably. Without objection, House Bill No. 828 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 2 for information only. Witness cards are included in the committee records.

House Bill No. 343 by Representative Jordan

Further action was taken by the committee on House Bill No. 343 on May 13, 2020. Please check for the subsequent action to complete the record of discussion and motions on House Bill No. 343.

Representative Jordan presented House Bill No. 343, which provides relative to the Bail Bond Apprentice Program.

Matthew Stewart, Department of Insurance, 1702 N. Third Street, Baton Rouge, LA 70802, spoke for informational purposes.

Blair Boutte, Louisiana Bail Underwriters Association, no address given, spoke in support of House Bill No. 343.

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 343. Without objection, action on House Bill No. 343 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 808 by Representative Magee

Representative Magee presented House Bill No. 808, which provides for premium discounts on motor vehicle insurance when an insured consents to have data provided to third parties.

Representative Jordan offered a motion to report House Bill No. 808 favorably. Without objection, House Bill No. 808 was reported favorably by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 421 by Representative Brown

Further action was taken by the committee on House Bill No. 421 on May 13, 2020. Please check for the subsequent action to complete the record of discussion and motions on House Bill No. 421.

Representative Brown offered a motion to voluntarily defer action on House Bill No. 421, which provides relative to bail bond enforcement. Without objection, action on House Bill No. 421 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 459 by Representative Stagni

Representative Jordan offered a motion to voluntarily defer action on House Bill No. 459, which provides for coverage of certain services and procedures performed by pharmacists. Without objection, action on House Bill No. 459 was voluntarily deferred by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

House Bill No. 530 by Representative Echols

Representative Echols presented House Bill No. 530, which provides for coverage of healthcare services provided through telehealth or telemedicine.

Representative Brown offered amendments to House Bill No. 530 which would: (1) Remove the definition of "healthcare professional"; (2) Modify the definitions of "qualifying patient" and "qualified telemedicine equipment and network"; (3) Require telehealth and telemedicine platforms to comply with certain federal civil rights and patient information privacy protection rights. Prohibit a healthcare coverage plan's limitation, denial, or reduction of coverage for telehealth and telemedicine services or procedures when the provider's platform is compliant; (4) Remove provisions for telehealth and telemedicine services, including asynchronous and store-and-forward

telemedicine services, requiring healthcare plan coverage to the same extent services would be covered if they were provided during in-person visits; (5) Provide for coverage to be determined by the provisions of store-and-forward services and remote patient monitoring services prescribed in proposed law; (6) Modify proposed law to require the issuer of a health coverage plan to display in a conspicuous manner on the issuer's website patient information regarding how the patient may receive covered telemedicine and telehealth services; (7) Require a patient's consent to store-and-forward telemedicine services, including notification to the patient that he may be billed for a portion of those services, prior to the patient's receipt of such services; (8) Authorize an out-of-state healthcare provider to seek reimbursement for store and forward telemedicine services if the provider holds a telemedicine license in this state, and has appropriate arrangements with licensed La. providers for urgent or emergent care; (9) Remove the requirement for an entity providing remote patient monitoring services to be Louisiana based; (10) Remove specified reimbursement rates for remote patient monitoring services; (11) Retain present law (R.S. 22:1821(F)) which requires the reimbursement to a healthcare provider at an originating facility or terminus to be not less than 75% of the reasonable and customary amount of reimbursement the provider would receive for an intermediate office visit; and (12) Make technical changes. Representative Brown offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 12 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Green, Huval, Illg, Mack, McCormick, and Willard voted yea.

Representative Jordan offered a motion to report House Bill No. 530 with amendments. Without objection, House Bill No. 530 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Huval, Illg, Mack, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 2 in support and 1 for information only. Witness cards are included in the committee records.

Statements submitted in accordance with House Rule 14.33 in lieu of appearing before the committee are as follows: 1 in support. Copies of these statements are included in the committee records.

House Bill No. 687 by Representative Robby Carter

Representative Brown offered a motion to voluntarily defer action on House Bill No. 687, which provides relative to automobile medical payment coverage. Without objection, action on House Bill No. 687 was voluntarily deferred by a vote of 11 yeas and 0 nays. Representatives Brown, Jordan, DuBuisson, Edmonston, Firment, Frieman, Huval, Illg, Mack, McCormick, and Willard voted yea.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

The meeting was adjourned at 10:56 a.m.

Respectfully submitted,

Chairman Chad Brown
House Committee on Insurance

Date adopted: