

House Committee on Insurance

Minutes of Meeting
2024 Regular Session
April 9, 2024

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chairman of the House Committee on Insurance, called the meeting to order at 9:43 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Michael "Gabe" Firment, chairman
Representative Lawrence A. "Larry" Bagley
Representative Dennis Bamburg, Jr.
Representative Jacob Braud
Representative Chad Brown, vice chairman
Representative Aimee Adatto Freeman
Representative Jack "Jay" William Gallé, Jr.
Representative Brian Leonard Glorioso
Representative Kyle M. Green, Jr.
Representative Troy Jude Hebert
Representative Chance Keith Henry
Representative John R. Illg, Jr.
Representative Michael T. Johnson
Representative Edmond Jordan
Representative Shaun Raphael Mena
Representative Tammy T. Phelps
Representative Roger William Wilder, III
Representative Matthew Willard

MEMBERS ABSENT:

Representative Mandie Landry

STAFF MEMBERS PRESENT:

Rashida Keith, attorney
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Rebecca Marshall, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Bill No. 302 by Representative Boyd**

Representative Firment announced that action on House Bill No. 302, which provides relative to insurance coverage of mental health counseling for victims of rape, was voluntarily deferred.

House Bill No. 508 by Representative Bagley

Representative Bagley presented House Bill No. 508, which provides relative to medical and surgical treatments of cancer.

Representative Bagley offered an amendment to amend the definition of "health benefit plan" to exclude a "self-insurance plan". Representative Bagley offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Matthew Mutter, Cancer Advocacy Group of Louisiana (CAGLA), 216 W. Livingston Pl., Metairie, LA 70005, spoke in support of House Bill No. 508.

Sidd Padmanabha, 814 St. Roch Ave., New Orleans, LA 70116, spoke in support of House Bill No. 508.

Chad Landry, CAGLA, 126 Brockenbraugh Ct., Metairie, LA 70005, spoke in support of House Bill No. 508.

Marc Matrana, CAGLA, 10413 Park St., River Ridge, LA 70123, spoke in support of House Bill No. 508.

Representative Illg offered a motion to report House Bill No. 508 with amendments. Without objection, House Bill No. 508 was reported with amendments by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 4 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 361 by Representative Stagni

Representative Stagni presented House Bill No. 361, which provides relative to colorectal screening.

Representative Firment offered amendments to make technical changes. Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Marc Matrana, CAGLA, 10413 Park St., River Ridge, LA 70123, spoke in support of House Bill No. 361.

Representative Freeman offered a motion to report House Bill No. 361 with amendments. Without objection, House Bill No. 361 was reported with amendments by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 10 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 521 by Representative Freeman

Representative Freeman presented House Bill No. 521, which prohibits the use of genetic information relative to life and long-term care insurance.

Representative Firment offered amendments to:

- (1) Prohibit an insurer from considering, with respect to coverage and underwriting decisions, the genetic test of an individual or the individual's family member; and
- (2) Make technical changes.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Representative Freeman offered an amendment to:

- (1) Prohibit an insurer from increasing premium rates on existing policies based on the individual's or the individual's family member's participation in genetic research or services.

Representative Freeman offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Marc Matrana, CAGLA, 10413 Park St., River Ridge, LA 70123, spoke in support of House Bill No. 521.

Representative Firment offered a motion to report House Bill No. 521 with amendments. Without objection, House Bill No. 521 was reported with amendments by a vote of 13 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Braud, Freeman, Galle, Glorioso, Hebert, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 6 in support and 1 for information only. Witness cards are included in the committee records.

Prepared statements were received via email for House Bill No. 521 pursuant to House Rule 14.33.

House Bill No. 242 by Representative Robby Carter

Representative Robby Carter presented House Bill No. 242, which provides for a five percent insurance rate reduction for motor vehicles with a dashboard camera.

Representative Robby Carter provided a handout, Exhibit A, which is included in the committee records.

Vice Chairman Brown in the chair.

Chairman Firment in the chair.

Hilary Segura, American Property Casualty Insurance Association (APCIA), 8700 West Bryn Mawr Ave., Ste. 1200S, Chicago, IL 60631, spoke in opposition to House Bill No. 242.

Tom Clark, Allstate Insurance Company, 301 Main St., Ste. 2300, Baton Rouge, LA 70801, spoke in opposition to House Bill No. 242.

Caitlin Murray, National Association of Mutual Insurance Companies (NAMIC), 850 S. Gadsden St., Tallahassee, FL 32301, spoke in opposition to House Bill No. 242.

Representative Jordan offered a motion to report House Bill No. 242 favorably, to which Representative Bamburg objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 8 yeas and 9 nays. Representatives Braud, Brown, Freeman, Green, Jordan,

Mena, Phelps, and Willard voted yea. Representatives Firment, Bamburg, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, and Wilder voted nay.

Representative Firment offered a motion to voluntarily defer action on House Bill No. 242. Without objection, action on House Bill No. 242 was voluntarily deferred by a vote of 17 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Freeman, Galle, Glorioso, Green, Hebert, Henry, Illg, Mike Johnson, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support, 9 in opposition, and 1 for information only. Witness cards are included in the committee records.

House Bill No. 387 by Representative Robby Carter

Representative Robby Carter presented House Bill No. 387, which provides for the exclusion of advertising expenses in setting rates or making rate filings.

Representative Robby Carter provided handouts, Exhibits B and C, which are included in the committee records.

Thomas Travis, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on House Bill No. 387.

Peter Robins-Brown, Louisiana Progress Action, 650 N. Sixth St., Baton Rouge, LA 70802, spoke in support of House Bill No. 387.

Vice Chairman Brown in the chair.

Hilary Segura, APCIA, 8700 West Bryn Mawr Ave., Ste. 1200S, Chicago, IL 60631, spoke in opposition to House Bill No. 387.

Chairman Firment in the chair.

Caitlin Murray, NAMIC, 850 S. Gadsden St., Tallahassee, FL 32301, spoke in opposition to House Bill No. 387.

Representative Phelps offered a motion to report House Bill No. 387 favorably, to which Representative Henry objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 3 yeas and 12 nays. Representatives Mena, Phelps, and Willard voted yea. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, Jordan, and Wilder voted nay.

Representative Firment offered a motion to voluntarily defer action on House Bill No. 387. Without objection, action on House Bill No. 387 was voluntarily deferred by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 10 opposition. Witness cards are included in the committee records.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Willard offered a motion to adjourn. Without objection, the motion passed by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Braud, Brown, Galle, Glorioso, Hebert, Henry, Illg, Mike Johnson, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

The meeting was adjourned at 12:28 p.m.

Respectfully submitted,

Chairman Michael "Gabe" Firment
House Committee on Insurance

Date adopted: September 6, 2024