

House Committee on Insurance

Minutes of Meeting
2023 Regular Session
May 31, 2023

I. CALL TO ORDER

Representative Edmond Jordan, vice chairman of the House Committee on Insurance, called the meeting to order at 10:43 a.m. in Room 2, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Mike Huval, chairman
Representative Delisha Boyd
Representative Chad Brown
Representative Mary DuBuisson
Representative Michael "Gabe" Firment
Representative Lawrence "Larry" Frieman
Representative Cedric B. Glover
Representative Kyle M. Green, Jr.
Representative John R. Illg, Jr.
Representative Edmond Jordan, vice chairman
Representative Danny McCormick
Representative Matthew Willard

MEMBERS ABSENT:

Representative Paul Hollis
Representative Sherman Q. Mack

STAFF MEMBERS PRESENT:

Rashida Keith, attorney
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Rebecca Marshall, sergeant at arms
Faye Talbot, sergeant at arms

III. DISCUSSION OF LEGISLATION

House Bill No. 287 by Representative Cormier

This is a continuation of the discussion on House Bill No. 287 from April 20, 2023. Please check for the prior action to complete the record of discussion and motions on House Bill No. 287.

Representative Cormier presented House Bill No. 287, which provides relative to insurance adjusters and property inspections.

Representative Cormier provided handouts, Exhibit A and Exhibit B, which are included in the committee records.

Representative Jordan offered amendments to:

- (1) Add descriptions to the title; and
- (2) Require an insurer to furnish a field adjuster's unaltered initial estimate and supporting documents to the policy holder, as long as the supporting documents are not legally privileged.

Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Boyd, Brown, DuBuisson, Firment, Frieman, Glover, Illg, Jordan, McCormick, and Willard voted yea.

Representative Boyd offered a motion to report House Bill No. 287 with amendments, to which Representative Firment objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 5 yeas and 5 nays. Representatives Boyd, Brown, Glover, Jordan, and Willard voted yea. Representatives DuBuisson, Firment, Frieman, Illg, and McCormick voted nay.

Witness cards submitted by individuals who did not speak are as follows: 4 in support and 3 in opposition. Witness cards are included in the committee records.

House Bill No. 552 by Representative Hilferty

Representative Hilferty presented House Bill No. 552, which suspends the premium surcharge of at least ten percent assessed by the Louisiana Citizens Property Insurance Corporation.

Richard Newberry, Louisiana Citizens Property Insurance Corporation, 1 Galleria Blvd., Suite 720, Metairie, LA 70001, (504) 831-7553, spoke for information only on House Bill No. 552.

Jeff Albright, Independent Insurance Agents and Brokers of Louisiana, 18153 East Petroleum Dr., Baton Rouge, LA 70809, (225) 236-1366, spoke in opposition to House Bill No. 552.

Representative Firment offered a motion to report House Bill No. 552 favorably, to which Representative McCormick objected. The administrative assistant called the roll, and House Bill No. 552 was reported favorably by a vote of 7 yeas and 2 nays. Representatives Boyd, Firment, Frieman, Green, Illg, Jordan, and Willard voted yea. Representatives DuBuisson and McCormick voted nay.

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

Senate Bill No. 109 by Senator Talbot

On behalf of Senator Talbot, Allyson Pharr, Acadian Ambulance, 101 Bonner Dr., Lafayette, LA 70508, (337) 291-3304, presented Senate Bill No. 109, which provides for balance billing by and reimbursement of covered health services provided by out-of-network emergency ambulance services.

Representative Jordan offered amendments to make technical changes. Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Boyd, DuBuisson, Firment, Frieman, Green, Illg, Jordan, McCormick, and Willard voted yea.

Scott Guidry, Louisiana Ambulance Alliance, 101 Ramblewood Dr., Lafayette, LA 70508, (337) 501-9657, spoke in support of Senate Bill No. 109.

Jeff Drozda, Louisiana Association of Health Plans, 450 Laurel St., Baton Rouge, LA 70801, (225) 256-3329, spoke in opposition to Senate Bill No. 109.

Representative Brown offered a motion to report Senate Bill No. 109 with amendments. Without objection, Senate Bill No. 109 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, McCormick, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 8 in support and 6 in opposition. Witness cards are included in the committee records.

Senate Bill No. 96 by Senator Talbot

Senator Talbot presented Senate Bill No. 96, which provides the Louisiana Insurance Guaranty Association and the Louisiana Citizens Property Corporation shall not be liable for certain property damage insurance claims.

Representative Jordan offered amendments to make technical changes. Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, McCormick, and Willard voted yea.

Representative Illg offered a motion to report Senate Bill No. 96 with amendments. Without objection, Senate Bill No. 96 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, McCormick, and Willard voted yea.

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

Senate Bill No. 104 by Senator Stine

On behalf of Senator Stine, Julie Stokes, Louisiana Oncology Society, 246 Garden Rd., River Ridge, LA 70123, (504) 250-8113, presented Senate Bill No. 104, which provides for health insurance coverage of genetic testing for diseases and other medical conditions.

Representative Jordan offered amendments to make technical changes. Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 11 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, McCormick, and Willard voted yea.

Representative Jordan offered amendments to:

- (1) Add that a biomarker test may identify any other medical condition;
- (2) Delete the definition of "consensus statements" and applicable references;
- (3) Define "clinical utility" and provide applicable references;
- (4) Add that proposed law does not require a health coverage plan to cover biomarker testing for screening purposes;

- (5) Add that the process for making exceptions to coverage may also be clearly outlined in a notification of adverse determination;
- (6) Add that proposed law applies to any new policy, contract, program, or health coverage plan issued on and after Jan. 1, 2024. Require any policy, contract, or health coverage plan in effect prior to Jan. 1, 2024, to convert to conform to proposed law on before the renewal date, but no later than Jan. 1, 2025; and
- (7) Make technical changes.

Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Boyd, DuBuisson, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Representative Green offered a motion to report Senate Bill No. 104 with amendments. Without objection, Senate Bill No. 104 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, DuBuisson, Frieman, Glover, Green, Illg, Jordan, McCormick, and Willard voted yea.

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

Chairman Huval in the chair.

House Concurrent Resolution No. 123 by Representative Jordan

Representative Jordan presented House Concurrent Resolution No. 123, which requests the Department of Insurance to report certain information regarding the Insure Louisiana Incentive Program.

Representative Jordan offered amendments to make technical changes. Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 9 yeas and 0 nays. Representatives Huval, Boyd, DuBuisson, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Representative Frieman offered a motion to report House Concurrent Resolution No. 123 with amendments. Without objection, House Concurrent Resolution No. 123 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support. 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.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Illg offered a motion to adjourn. Without objection, the motion passed by a vote of 10 yeas and 0 nays. Representatives Huval, Boyd, Brown, DuBuisson, Frieman, Glover, Green, Illg, Jordan, and Willard voted yea.

The meeting was adjourned at 12:47 p.m.

Respectfully submitted,

Chairman Mike Huval
House Committee on Insurance

Date adopted: