### **House Committee on Insurance**

Minutes of Meeting 2025 Regular Session May 28, 2025

### I. CALL TO ORDER

Representative Michael "Gabe" Firment, chair of the House Committee on Insurance, called the meeting to order at 9:38 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

### II. ROLL CALL

### **MEMBERS PRESENT:**

Representative Michael "Gabe" Firment, chair

Representative Lawrence A. "Larry" Bagley

Representative Dennis Bamburg, Jr.

Representative Chad Brown, vice chair

Representative Jack "Jay" William Gallé, Jr.

Representative Troy Jude Hebert

Representative Chance Keith Henry

Representative John R. Illg, Jr.

Representative Michael T. Johnson

Representative Edmond Jordan

Representative Michael Melerine

Representative Shaun Raphael Mena

Representative Tammy T. Phelps

Representative Roger William Wilder, III

Representative Matthew Willard

### **MEMBERS ABSENT:**

Representative Aimee Adatto Freeman

Representative Brian Leonard Glorioso

Representative Kyle M. Green, Jr.

Representative Mandie Landry

## **STAFF MEMBERS PRESENT:**

Adraiana Johnson, legislative analyst

Rashida Keith, attorney

Alicia Powell, committee administrative assistant

### ADDITIONAL ATTENDEES PRESENT:

Johnae Conner, sergeant at arms

### III. DISCUSSION OF LEGISLATION

Vice Chair Brown in the chair.

### Senate Bill No. 34 by Senator Luneau

On behalf of Senator Luneau, Representative Jordan presented Senate Bill No. 34, which provides that alteration of a repair estimate without notification to the author of the estimate, supplement, or revision is a fraudulent insurance act.

Representative Jordan offered amendments to:

- (1) Change the effective date from August 1, 2025 to July 1, 2026; and
- (2) Make technical changes.

Kellen Mathews, State Farm Insurance, 450 Laurel St., Baton Rouge, LA 70801, spoke for information only on Senate Bill No. 34.

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 Bagley, Bamburg, Brown, Hebert, Illg, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Representative Bagley offered a motion to report Senate Bill No. 34 with amendments. Without objection, Senate Bill No. 34 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Hebert, Illg, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

# Senate Bill No. 61 by Senator Luneau

On behalf of Senator Luneau, Representative Jordan presented Senate Bill No. 61, which provides for the use of credit information in underwriting or rating of certain personal insurance policies.

Representative Jordan offered a technical amendment. Representative Jordan offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Henry, Illg, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Representative Jordan offered amendments to:

(1) Modify proposed law to require an insurer, at the time it initially notifies the consumer of its potential use of credit information, to inform the consumer of how to obtain a copy of the credit information;

- (2) Change the effective date from August 1, 2025 to July 1, 2026; and
- (3) Make technical changes.

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 Bagley, Bamburg, Brown, Henry, Illg, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

Representative Bagley offered a motion to report Senate Bill No. 61 with amendments. Without objection, Senate Bill No. 61 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Henry, Illg, Jordan, Mena, Phelps, Wilder, and Willard voted yea.

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

# Senate Bill No. 16 by Senator McMath

Senator McMath presented Senate Bill No. 16, which provides relative to health stop-loss insurance.

Representative Brown offered amendments to:

- (1) Add policy provisions relative to health stop-loss insurance of an employer with less than 5 employees; and
- (2) Make technical changes.

Representative Brown offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Kristy Copeland, National Association of Benefits and Insurance Professional (NABIP) Baton Rouge, 424 Lake Worth Dr., Baton Rouge, LA 70810, spoke in support of Senate Bill No. 16.

Kaci Carlock, NABIP-Baton Rouge, 8546 Glenfield Dr., Baton Rouge, LA 70809, spoke in support of Senate Bill No. 16.

Frank Opelka, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on Senate Bill No. 16.

Representative Bamburg offered an amendment to change the standardized disclosure form deadline date from November 1, 2025 to January 1, 2026. Representative Bamburg offered a motion to adopt the proposed amendment. Without objection, the amendment was adopted by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Representative Brown offered a motion to report Senate Bill No. 16 with amendments. Without objection, Senate Bill No. 16 was reported with amendments by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

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

The committee stood at ease at 9:58 a.m. The committee reconvened at 9:58 a.m.

# **Senate Bill No. 42 by Senator Selders**

Senator Selders presented Senate Bill No. 42, which provides relative to perinatal behavioral health treatment.

Cheri Johnson, Women's Hospital, 100 Woman's Way, Baton Rouge, LA 70817, spoke in support of Senate Bill No. 42.

Representative Brown offered amendments to:

- (1) Expand the types of physicians who can consult with a patient regarding voluntary inpatient treatment following a perinatal psychiatric diagnosis;
- (2) Add guideline standards for treating physicians relative to patient treatment recommendations:
- (3) Provide the types of benefits that may be subject to the insurer's health plan; and
- (4) Provide dates of applicability relative to coverage plans.

Representative Brown offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Bagley, Bamburg, Brown, Hebert, Henry, Illg, Mena, Phelps, Wilder, and Willard voted yea.

Kevin Guidry, Woman's Hospital, 100 Woman's Way, Baton Rouge, LA 70817, spoke in support of Senate Bill No. 42.

Ruth Johnson, Woman's Hospital, 100 Woman's Way, Baton Rouge, LA 70817, spoke in support of Senate Bill No. 42.

David Lavergne, Blue Cross and Blue Shield of Louisiana, 5525 Reitz Ave., Baton Rouge, LA 70809, spoke in opposition to Senate Bill No. 42.

Emily Vincent, Blue Cross and Blue Shield of Louisiana, 5525 Reitz Ave., Baton Rouge, LA 70809, spoke in opposition to Senate Bill No. 42.

Representative Bagley offered a motion to report Senate Bill No. 42 with amendments. Without objection, Senate Bill No. 42 was reported with amendments by a vote of 11 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Hebert, Illg, Melerine, Mena, Phelps, Wilder, and Willard voted yea.

Witness cards submitted by individuals who did not speak are as follows: 7 in support, 1 in opposition, and 1 for information only. 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 Phelps offered a motion to adjourn. Without objection, the motion passed by a vote of 11 yeas and 0 nays. Representatives Firment, Bagley, Bamburg, Brown, Hebert, Illg, Melerine, Mena, Phelps, Wilder, and Willard voted yea.

The meeting was adjourned at 11:05 a.m.

Respectfully submitted,

Chair Michael "Gabe" Firment House Committee on Insurance

Date adopted: