
DIGEST

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Pearson

HB No. 1196

Abstract: Provides for the continuation of group health, dental, and vision plans that are not covered by COBRA continuation provisions.

Present law provides the option of continuation of group health, blanket, and association services for surviving spouses age 50 or older in the event of death of the spouse who is the primary policyholder. Further provides that the spouse will be able to continue coverage by paying a premium price which shall be no more than it was during the life of the decedent spouse who was the employee-member and that coverage shall continue unless and until the surviving spouse no longer makes timely payments, becomes eligible for Medicare, becomes eligible for another health plan, or remarries.

Proposed law retains present law.

Proposed law further provides for the same continuation of coverage in state group health plans under the same provisions as if the Consolidated Omnibus Budget Reconciliation Act (COBRA) were to apply.

Proposed law provides that continuation of coverage shall be limited to a twelve-month period. Further provides that the insurer shall include a notification that the insured has the right to elect to continue coverage in the certification of coverage or the summary plan description; the insurer shall not be required to make another notification.

Proposed law requires an insured who wishes to continue coverage to elect continuation on a form provided by the insurer and to pay the first month's premium prior to the month following the month in which coverage ends.

(Amends R.S. 22:1046(F) and (G)(3) and (4); Adds R.S. 22:1045.1; Repeals R.S. 22:1046(E))