

HOUSE SUMMARY OF SENATE AMENDMENTS

House Bill No. 1196 by Representative Pearson

INSURANCE/HEALTH: Provides relative to continuation of coverage for spouses and dependents

Synopsis of Senate Amendments

1. Makes proposed law effective on January 1, 2013.
2. Makes technical changes.

Digest of Bill as Finally Passed by Senate

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 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 in advance of the end of the month following the month in which the event that made employee or member eligible for coverage.

Proposed law provides that if the dependent is eligible due to divorce, the event shall be deemed to have occurred on the date of the judgement of divorce.

Effective Jan. 1, 2013.

(Amends R.S. 22:1046(B), (C), (F), and (G)(3) and (4); Repeals R.S. 22:1046(E))