

Regular Session, 2013

HOUSE BILL NO. 294

BY REPRESENTATIVE RITCHIE

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/POLICIES: Provides relative to regulation of long-term care insurance policies

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AN ACT

To amend and reenact R.S. 22:1185, relative to regulation of long-term care insurance policies; to require review and approval of such individual or group policies by the commissioner of insurance; to clarify the extraterritorial jurisdiction of the commissioner relative to such policies; and to provide for related matters.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1185 is hereby amended and reenacted to read as follows:

§1185. ~~Extraterritorial~~Review and approval required; extraterritorial jurisdiction;  
~~group long-term care insurance~~

~~No~~ Any individual or group long-term care insurance policy offered in this  
state shall be reviewed and approved by the commissioner of insurance, including  
any group long-term care insurance coverage ~~may be~~ offered to a resident of this  
state under a group policy issued in another state to a group ~~described~~ defined in R.S.  
22:1184(4)(d), unless this state has made a determination that such requirements  
~~have been met.~~

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**DIGEST**

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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Ritchie

HB No. 294

**Abstract:** Requires the review and approval of any individual or group long-term care insurance policy by the commissioner of insurance and clarifies the commissioner's extraterritorial jurisdiction relative to such policies.

Present law provides that no group long-term care insurance coverage may be offered to a resident of this state under a group policy issued in another state to certain types of groups unless this state has made a determination that certain requirements have been met.

Proposed law requires that any individual or group long-term care insurance policy be reviewed and approved by the commissioner of insurance, including any group long-term care insurance coverage offered to a resident of this state under a group policy issued in another state to certain types of groups.

(Amends R.S. 22:1185)