



JAMES H. "JIM" BROWN
COMMISSIONER OF INSURANCE
STATE OF LOUISIANA

P.O. Box 94214
BATON ROUGE, LOUISIANA 70804-9214
(504) 342-5900

DIRECTIVE NO. 108

JANUARY 29, 1993

SMALL GROUP RATING AND RENEWAL

To All Small Employer Health and Accident Insurance Carriers Doing Business in the State of Louisiana:

Act No. 777 §2 of the 1991 session of the Louisiana Legislature, enacting R.S. 22:228.1-228.5, became effective September 30, 1992.

The Act provides for the regulation of small group health insurance premium rates and renewability of coverage and applies to all small group carriers providing health insurance in Louisiana including Multiple Employer Welfare Arrangements and Health Maintenance Organizations.

Section 228.2A(4) mandates that premium rates for all health plans subject to the Act be in compliance with the rate structure set forth in R.S. 22:228.2A(1)(2) by January 1, 1994.

All small group carriers are directed to take whatever steps are necessary to bring their rates into compliance by January 1, 1994.

Carriers which fail to comply with the mandated time schedule will be subject to the penalties set forth R.S. 22:222.

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The Act provides for the regulation of small group health insurance premium rates and renewability of coverage and applies to all small group carriers providing health insurance in Louisiana including Multiple Employer Welfare Arrangements and Health Maintenance Organizations.

Section 22.8.2A(4) mandates that premium rates for all health plans subject to the Act be in compliance with the rate structure set forth in R.S. 22:228.2A(1)(2) by January 1, 1994.

All small group carriers are directed to take whatever steps are necessary to bring their rates into compliance by January 1, 1994.

Carriers which fail to comply with the mandated time schedule will be subject to the penalties set forth in R.S. 22:222.

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