



## LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON  
COMMISSIONER

October 6, 2015

ALL HOSPITALS IN LOUISIANA

**RE: Notice of Reporting Required for Compliance with House Concurrent Resolution 187**

Dear Hospital Administrators:

During the 2015 session of the Louisiana Legislature, House Concurrent Resolution 187 (HCR 187) was passed. HCR 187 urged and requested that the Louisiana Department of Insurance (LDI) study the effects on insureds and healthcare providers of the increasing amount of deductibles and coinsurance obligations required by many of the health insurance products being offered to Louisiana citizens. To conduct such a study, HCR 187 further urged and requested that hospitals in Louisiana report to the LDI the total amount of coinsurance and deductible obligations incurred by insureds that are uncollected for a period of greater than ninety (90) days. HCR 187 requested that such data be provided on an aggregate basis to the LDI and by January 1, 2016.

HCR 187 requires the LDI to submit the findings from the study in the form of a report of all aggregate data received to the House and Senate Committees on Insurance by March 1, 2016.

In order to accomplish the requested actions in HCR 187, the LDI provides a standard reporting template, including instructions and worksheets, to be used by all hospitals. The data sought in the template is the total amount of coinsurance and deductible obligations incurred by insureds that are uncollected for a period of greater than ninety (90) days for calendar year 2014 for claims related to private or commercial health insurance issuers. The data reported in the template should not include Medicare Advantage, Medicare Supplement, LaCHIP, Medicaid Bayou Health or government plans (CHAMPUS, TRICARE, VA). The template utilizes Microsoft Excel spreadsheet formatting and can be accessed on the LDI's website at [www.ldi.la.gov/HCR187](http://www.ldi.la.gov/HCR187). The reporting template must be submitted to the LDI by January 1, 2016, by electronic delivery to the following email address: [HCR187@ldi.la.gov](mailto:HCR187@ldi.la.gov).

Please contact Laura Hart Bryan, Louisiana Department of Insurance, Office of Health, Life & Annuity, [lbryan@ldi.la.gov](mailto:lbryan@ldi.la.gov) or 225.219.9433 for any questions regarding the completion of the template.

Very truly yours,

LOUISIANA DEPARTMENT OF INSURANCE



Korey D. Harvey  
Deputy Commissioner  
Office of Health, Life & Annuity

cc:  
Representative Gregory Cromer (U.S. Mail)  
Representative Robert A. Johnson (U.S. Mail)