



Health insurance companies must continue coverage

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BATON ROUGE, La. (AP) — The state insurance commissioner has ordered health insurance companies in Louisiana to keep covering victims of Hurricane Katrina, even if they cannot pay their premiums.

A legislative oversight committee took no action Friday on the rule, which allows it to be in effect until at least Nov. 18.

The rule covers people in 14 parishes affected by the hurricane. The Legislature's joint insurance committee heard objections from two physicians who warned that the rule requires patients to pay more upfront for typical office visits, stiffens doctors and gives insurance companies a free pass for most medical treatment.

The parishes include people who lived in hurricane-ravaged parishes and in others where mail service was interrupted.

Anyone who lived or worked in Jefferson, Orleans, Plaquemines, St. Bernard, St. Tammany, Tangipahoa and Washington parishes are automatically covered. People who live in Lafourche, Livingston, St. Charles, St. James, St. John the Baptist, St. Mary and Terrebonne parishes would become eligible if they can show an interruption of mail service that caused them to miss a premium notice.

Insurance Commission executive counsel Jim Donelon said that, without the rule, insurance companies could dump policyholders, especially those with costly illnesses.

The rule requires insurance companies to pay 50 percent of the charges incurred when the patient is treated by a doctor or at a hospital. Patients are responsible for copays and deductibles.

Dr. Vincent Culotta of New Orleans said the \$20 or \$30 that patients typically put up for a copay, plus the \$250 or so for deductibles, cover the costs of most examinations.

"The insurance company will end up paying nothing, nothing on that charge, and the patient will have to pay it all," Culotta said. "It puts us in the uncomfortable position of asking the people who can least afford it, to come up with \$300."

Dr. Patrick Breaux of the Orleans Parish Medical Society said the rule gives the estimated 6,000 physicians who lost their homes and practices little incentive to return to southern Louisiana.