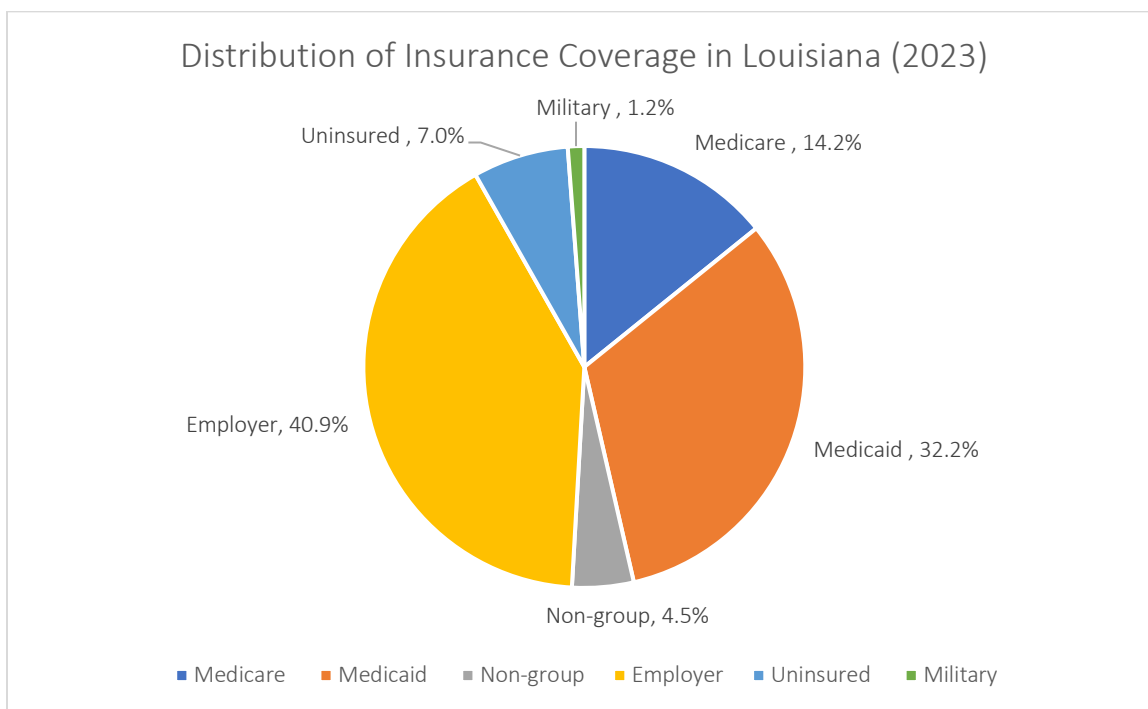


# Louisiana

## Sources of Insurance Coverage



*\*Source: KFF, Health Insurance Coverage of the Total Population, 2023*

### Medicare

In Louisiana, [630,000](#) residents are enrolled in Medicare, 14% of the population (2023 data). Of those, [59%](#) are enrolled in Medicare Advantage. For Louisianans in the traditional Medicare program, the Louisiana Department of Insurance regulates Medicare Supplemental insurance policies and provides [consumer-facing](#) information about Medicare enrollment.

### Medicaid and the Children's Health Insurance Program (CHIP)

In Louisiana, approximately [1.43 million](#) people are enrolled in Medicaid or CHIP, 32% of the state population (2023 data). In Louisiana, the Children's Health Insurance Program is called [LaCHIP](#). In 2016, Louisiana adopted Medicaid expansion under the Affordable Care Act, which covers [787,000 low-income adults](#).

In [Louisiana](#), children up to 255% of the federal poverty level (FPL), pregnant individuals with incomes up to 214% FPL, disabled individuals, adults, with or without children, with incomes up to 138% FPL, and those who have no insurance and need treatment for breast or cervical cancer are eligible to enroll in Medicaid. Approximately [61%](#) of all births in Louisiana are covered by Medicaid. The Louisiana Department of Health oversees the Medicaid Program. In

Louisiana, most Medicaid enrollees receive benefits via private managed care organizations (MCOs), a program called [Healthy Louisiana](#).

### Employer-sponsored Insurance (ESI)

In Louisiana, approximately [1.81 million](#) people are covered by employer-sponsored insurance (ESI), or 41% of Louisiana's population (2023 data). Approximately [44.8%](#) of Louisiana's private employers offer ESI. However, offer rates vary significantly by size of firm. In Louisiana, 96.8% of large firms (50 or more employees) offer ESI, while only 26.6% of small employers offer ESI.

In Louisiana, approximately [42.4%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, 61.4% self-fund at least one health plan.

### Individual Market Insurance

Approximately [4.5%](#) of Louisiana residents are enrolled in the individual market (2023 data). In 2024, [212,493](#) Louisianans selected a plan through the Affordable Care Act Marketplace, which in Louisiana is run by the federal government. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Louisiana by the Louisiana Department of Insurance, which conducts oversight to ensure compliance with both state and federal health insurance laws.

### Military Coverage

Some Louisiana residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 1.2%, or [52,900 residents](#).

### The Uninsured

Approximately [7%](#), or 308,500 Louisiana residents are uninsured (2023 data). Louisiana has the 24<sup>th</sup> highest uninsured rate in the country. Among non-elderly populations, people of color in Louisiana generally are [more likely to be uninsured](#) than White Louisianans. Hispanic/Latino Louisianans had the highest uninsured rates (27.5%), followed by Asian-American/Pacific Islander Louisianans (11.9%), mixed race Louisianans (10.0%), American Indian Louisianans (9.1%), and Black Louisianans (7.0%). White Louisianans had the lowest uninsured rate at 6.0%.

Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately [10.5%](#) of people under 100% FPL and 12.8% of people between 100-199% FPL are uninsured, while only 3.9% of people at or above 400% is uninsured.

### State Regulators: Louisiana

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Louisiana is based in Dallas, TX. Media inquiries may be submitted [here](#).

## Louisiana Department of Insurance (LDI)

The Louisiana Department of Insurance (LDI) regulates the business of insurance in the state. For health insurance, the LDI is responsible for:

- **Licensure:** Insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with the Financial Examinations Unit at least once every [five years](#).
- **Form review:** The Department of Insurance reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to individuals and small employers (with fewer than 50 employees) must submit proposed premium rates to the Department, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers' proposed rates is available [here](#).
- **Marketing:** The Louisiana Department of Insurance is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses insurance agents and brokers.
- **Enforcement:** The Louisiana Department of Insurance has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction.
- **Appeals:** Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Louisiana Department of Insurance operates the states external review system and consumers can request an external review [here](#).

## Louisiana Department of Health

Louisiana's Department of Health (LDH) runs the state's Medicaid and CHIP programs, and manages the contracts with the managed care organizations (MCOs) that deliver Medicaid and CHIP benefits. These managed care arrangements are also known as the Healthy Louisiana program. A list of participating MCOs is available [here](#) and enrollment reports by parish are available [here](#).

LDH contracts for quality reviews of MCOs, including assessments of quality, timeliness, and access to care data collected by the plans. The results of these reviews are provided in reports published [here](#).

LDH can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO's contract.

LDH has also published several reports evaluating plans under the Healthy Louisiana program, including the results of enrollee surveys and assessments of the program's impact on access to services, uncompensated care costs, and health outcomes. These reports can be found [here](#).

### Louisiana Attorney General's Office

The Louisiana Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Attorney General's office accepts complaints from consumers about deceptive or unlawful business practices. The consumer complaint form is available [here](#).

### Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters")

Although Louisiana's health insurance Marketplace is run by the federal government, CMS provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Louisiana-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Find Local Help](#)" search portal on HealthCare.gov.

[Navigators for a Healthy Louisiana](#) provides free one-on-one assistance to Louisianans which checking their eligibility, applying, and updating existing account information for Medicaid, LaCHIP and Marketplace Insurance Plans.

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