



## GRASSROOTS ACTION ALERT

Today we expect the Senate to take up HB 423 by Rep. Melerine, which is a much-needed legal reform bill that Commissioner Temple has brought to the legislature as a part of his broader insurance reform package.

We know that tort reform is necessary if we are truly going to alleviate our state of this insurance crisis. **Accordingly, we strongly urge our members to contact their [Senator](#) TODAY to support [HB 423](#) by [Rep. Melerine](#) and the amendments offered by [Sen. Alan Seabaugh](#)**; the latter will restore fairness to the bill language, particularly after Judiciary A a few weeks ago amended the bill, at the behest of trial lawyers, providing the court discretion in awarding up to an additional 20% of the difference between the amount billed and the amount paid to account for costs such as deductibles and copays. This amendment previously added in Judiciary A waters down the effectiveness of the bill and encourages the continued system of limited transparency.

HB 423 seeks to improve Louisiana's collateral source laws and allows for greater transparency around medical billing. HB 423 aims to prevent the awarding of "phantom damages" by limiting the amount of medical expenses that plaintiffs may recover to the amount paid to the provider by the health insurer or Medicare, not the amount billed.

**Please contact your [Senator](#) TODAY to encourage YES votes to [Sen. Seabaugh's](#) amendments and passage of [Melerine's HB 423](#).**

**[Lastly, you may also view PIA of Louisiana's Town Hall Zoom Meeting from Friday, May 10th here.](#)**

Please contact Jody Boudreaux or Natalie Cooper at the PIA office at 225-766-7770 if we may answer any questions or be of assistance to you.