

Potpourri

POTPOURRI

Division of Administration Office of Community Development

Availability of Proposed FY 2003
Consolidated Annual Action Plan

As set forth in 24CFR Part 91, the U.S. Department of Housing and Urban Development (HUD) requires state agencies which administer certain HUD programs to incorporate their planning and application requirements into one master plan called the Consolidated Plan. In Louisiana, the four state agencies participating in this consolidated planning process and the HUD funded program administered by each agency include the Division of Administration/Office of Community Development (Small Cities Community Development Block Grant Program), the Louisiana Housing Finance Agency (HOME Investment Partnerships Program), the Department of Social Services/Office of Community Services (Emergency Shelter Grants Program), and the Department of Health and Hospitals/HIV/AIDS Program (Housing Opportunities for Persons with AIDS Program).

A consolidated plan was prepared which outlines the State's overall housing and community development needs and a strategy for meeting those needs for federal fiscal years 2000-2004 and includes a one-year action plan for the distribution of FY 2000 federal funds received for the four aforementioned HUD programs. An annual update or action plan for the distribution of funds must be prepared and publicized for each of the subsequent four program years.

The proposed FY 2003 Consolidated Annual Action Plan which identifies the proposed method of distribution of FY 2003 funds under the four HUD programs, will be available for review beginning September 10, 2002, at the Office of Community Development, Claiborne Building, Suite 7-270, 1201 North Third Street in Baton Rouge. Copies of the proposed annual action plan will also be available for review at the Louisiana Housing Finance Agency at 2415 Quail Drive in Baton Rouge, at the Department of Social Services/Office of Community Services at 333 Laurel Street, Room 821, in Baton Rouge, and at the Department of Health and Hospitals/HIV/AIDS Program at 234 Loyola Avenue, Fifth Floor, in New Orleans.

A limited number of the proposed plans will be available for distribution and may be requested in writing or by telephone from any of the four agencies participating in the consolidated planning process. The proposed plan will also be available for viewing and copying on the internet (www.doa.state.la.us/cdbg/cdbg.htm) on or before September 10, 2002.

The following presents a summary of the proposed FY 2003 Consolidated Annual Action Plan.

The State's anticipated federal allocation for the FY 2003 Louisiana Community Development Block Grant (LCDBG) Program is approximately \$38,499,000 (subject to federal

allocation). The Office of Community Development is proposing to establish the following five program areas for the distribution of these funds.

1. Housing C\$2.5 million will be set aside to provide safe and sanitary living conditions through housing rehabilitation or replacement housing for low/moderate income persons.

2. Public Facilities C\$26.5 million will be allocated for water and wastewater systems, streets, and multi-purpose community centers.

3. Economic Development C\$4.6 million will be allocated to provide loans to businesses for job creation or retention projects and/or to provide grants to local governing bodies for infrastructure improvements which will facilitate the location of a particular business.

4. Demonstrated Needs C\$2.7 million will be set aside to alleviate critical/urgent needs involving improvements to existing water, wastewater, and gas systems.

5. LaStep C\$750,000 will be set aside to fund one or more water and/or wastewater projects which may utilize LCDBG funds for materials, engineering, and administrative costs in conjunction with local resources (human, material, and/or financial). The remainder of the LCDBG funds will be utilized for the State's cost of providing program administration and technical assistance services.

The Louisiana Housing Finance Agency, as the administrator of the State's HOME Program, expects to receive an estimated allocation of \$16,857,000 in FY 2003 funds. These funds are intended for use in support of the following affordable housing categories:

1. \$2.5 million (or 15 percent of the HOME project allocation) will be set aside for the exclusive use of state designated community housing development organizations in developing home ownership and rental housing;

2. \$4.6 million will be reserved to provide mortgage financing, down payment and closing cost assistance for first time home buyers. These funds are to be used in combination with state mortgage revenue bonds which provide below market rate mortgage financing;

3. \$1 million will be reserved for other programs;

4. \$5 million will be available for primary or secondary financing to for-profit and non-profit developers of multi-family rental housing in HOME non-entitlement areas;

5. \$2 million will be available for funding the SHARE Grant Program to provide monies for the rehabilitation of substandard housing owned and occupied by very low income families. The balance of the grant is to be used by the Agency in support of the administration of the various HOME supported programs.

The State's estimated federal allocation for the FY 2003 Emergency Shelter Grants Program (ESGP) is \$1,594,000. ESGP funding is dedicated for the rehabilitation, renovation, or conversion of buildings for use as emergency shelters for the homeless, for payment of certain operating costs and social services expenses in connection with emergency shelter for the homeless and for homeless prevention

services. The Louisiana Department of Social Services, administrative agency for the Emergency Shelter Grants Program, proposes to distribute the State's funding allocation to eligible units of general local government which may make all or part of the grant amounts available to private non-profit organizations for use in eligible activities. Eligible applicants are defined as governmental bodies for all parish jurisdictions and those city jurisdictions with a minimum population of 10,000. The Department of Social Services shall continue use of a geographic allocation formula (based on factors for low income population) to ensure that each region of the State is allotted a specified minimum of Emergency Shelter Grant assistance. Within each region, grant distribution will be conducted through a competitive grant award process. Among other evaluation criteria, this selection process will consider the extent to which proposed activities will address local needs to "compete the development of a comprehensive system of services which will provide a continuum of care to assist homeless persons to achieve independent living."

The Louisiana Department of Health and Hospitals (DHH), Office of Public Health (OPH), HIV/AIDS Program (HAP) proposes to allocate the FY 2003 Housing Opportunities for Persons With AIDS (HOPWA) grant funds (approximately \$933,000) through a 65/35 funding split between community based organizations providing short-term rent, mortgage and utility assistance and residential facilities providing on-site housing and housing services. Each year the State receives housing assistance funds through HOPWA to be disbursed in Regions III through IX. Funding for Regions I and II, the greater New Orleans and Baton Rouge metro areas, is administered through separate grants awarded directly to the municipalities of New Orleans and Baton Rouge.

Currently there are nine community based organizations (CBOs) throughout the State that provide short-term rent, mortgage and utility assistance to low income persons living with HIV/AIDS. These funds are specifically utilized to prevent homelessness or to provide homeless individuals with a safe transitional housing option. Eligible individuals may access HOPWA for short-term housing assistance payments a maximum of five times in a 52-week period. Approximately \$588,315 (65 percent of the total FY 2003 HOPWA award) will be allocated to the agencies that score highly on applications submitted in response to the Ryan White Title II Solicitation of Proposals released by the HIV/AIDS Program in October, 2002. These grant funds will be disbursed to Regions II through IX, with a very limited allocation going to Region II for individuals living in parishes in the Region II catchment area but outside the designated Baton Rouge HOPWA municipal boundaries.

The other source of assistance available through HOPWA is the funds allocated to the regional residential facilities. The HIV/AIDS Program currently funds residential facilities in five of the seven funded regions (regions VI and IX do not have such facilities) and those five sites will receive approximately 35 percent of the FY 2003 HOPWA

allocation. Although these facilities are sole source providers of this service, these funds will be allocated through a competitive statewide HIV/AIDS Residential Facility Solicitation of Application process. These HOPWA funds will be designated for renovation, rehabilitation, acquisition, conversion, lease and repair of facilities, or for the purchase of capital equipment. There is no limit to the number of days an eligible individual may stay at one of these residential facilities.

Written comments on the proposed consolidated annual action plan may be submitted beginning September 10, 2002, and must be received no later than October 11, 2002. Comments may be mailed to the Office of Community Development, Post Office Box 94095, Baton Rouge, LA 70804-9095 or sent via facsimile to (225) 342-1947.

Mark C. Drennen
Commissioner

0209#033

POTPOURRI

Department of Environmental Quality Office of Environmental Assessment

1999-2001 State Implementation Plan (SIP) General Revisions

Under the authority of the Environmental Quality Act, R.S. 30:2051 et seq., the secretary gives notice of proposed general revisions to the air quality State Implementation Plan (SIP). The revisions include amendments to various air quality rules in LAC 33:III.Chapters 2, 5, 6, 11, 19, and 21, that were previously promulgated beginning January 1, 1999 through December 31, 2001, and which were not previously included in other revisions to the SIP.

A public hearing will be held on October 25, 2002, at 1:30 p.m. in the Maynard Ketcham Building, Room 326, 7290 Bluebonnet Boulevard, Baton Rouge, Louisiana. Interested persons are invited to attend and submit oral comments. Attendees should report directly to the hearing location for DEQ visitor registration, instead of the security desk in the DEQ Headquarters building. Should individuals with a disability need an accommodation in order to participate, contact Patsy Deaville, Regulation Development Section, Box 82178, Baton Rouge, LA 70884-2178 or (225) 765-0399.

All interested persons are invited to submit written comments on the proposed general revisions to the SIP. Comments must be submitted no later than 4:30 p.m. on November 1, 2002. Comments should be mailed to Sandra Hilton, Office of Environmental Assessment, Plan Development Section, P.O. Box 82178, Baton Rouge, LA 70884-2178 or faxed to (225) 765-0617. Copies of this document can be purchased by contacting the Records Management Section at (225) 765-0843. A check or money order is required in advance for each copy of the document.

A copy of the general revisions to the SIP may be viewed Monday through Friday, from 8:00 a.m. to 4:30 p.m., at the following DEQ locations: 7290 Bluebonnet Boulevard, Fourth Floor, Baton Rouge, LA 70810; 1823 Highway 546, West Monroe, LA 71292; State Office Building, 1525 Fairfield Avenue, Shreveport, LA 71101; 3519 Patrick Street, Lake Charles, LA 70605; 201 Evans Road, Building 4, Suite 420, New Orleans, LA 70123; 111 New Center Drive, Lafayette, LA 70508, or on the Internet at <http://www.deq.state.la.us/planning/regs/index.htm>.

James H. Brent, Ph.D.
Assistant Secretary

0209#062

POTPOURRI

Department of Environmental Quality Office of Environmental Assessment

Revision to the Water Quality Management Plan Volume 1: Continuing Planning Process

Under the authority of the Environmental Quality Act, R.S. 30:2071 et seq., the secretary gives notice that procedures have been initiated to amend Volume I of the Water Quality Management Plan (WQMP).

The Louisiana Water Quality Management Plan is the primary document associated with water quality management activities carried out by the state to implement provisions of the federal Clean Water Act (CWA). The WQMP is divided into volumes. Each volume addresses different issues. Updates and changes to the different volumes are made periodically. Volume 1 of the WQMP is entitled the *Continuing Planning Process* (CPP). The CPP specifies the various processes that the state employs to manage its water quality programs in meeting the requirements of the CWA. The last volume of the CPP approved by the Environmental Protection Agency (EPA) is the 1995 version. This proposed revision of Volume 1 contains a summary of the WQMP, reflects the updated department structure as a result of reengineering in 1999, and allows for more flexibility in the public participation process. The revised document will be submitted to EPA for approval.

A public hearing will be held on October 25, 2002, at 1:30 p.m. in the Maynard Ketcham Building, Room 326, at 7290 Bluebonnet Boulevard, Baton Rouge, LA. Interested persons are invited to attend and submit oral comments on the proposed CPP document. Attendees should report directly to the hearing location for DEQ visitor registration, instead of the security desk in the DEQ Headquarters building. Should individuals with a disability need an accommodation in order to participate, contact Patsy Deaville, Regulation Development Section, Box 82178, Baton Rouge, LA 70884-2178 or (225) 765-0399.

All interested persons are invited to submit written comments on the proposed CPP document. Such comments must be received no later than November 1, 2002, by 4:30

p.m. Comments should be mailed to David Hughes, Standards, Assessment and Nonpoint Section, P.O. Box 82178, Baton Rouge, LA 70884-2178, or e-mailed to david_h@deq.state.la.us, or faxed to (225) 765-0617. Copies of this document can be purchased by contacting the Records Management Section at (225) 765-0843. A check or money order is required in advance for each copy of the document.

This proposed document is available for inspection at the following DEQ office locations from 8 a.m. until 4:30 p.m.: 7290 Bluebonnet Boulevard, Fourth Floor, Baton Rouge, LA 70810; 1823 Highway 546, West Monroe, LA 71292; State Office Building, 1525 Fairfield Avenue, Shreveport, LA 71101; 3519 Patrick Street, Lake Charles, LA 70605; 201 Evans Road, Building 4, Suite 420, New Orleans, LA 70123; 111 New Center Drive, Lafayette, LA 70508; 104 Lococo Drive, Raceland, LA 70394 or on the Internet at <http://www.deq.state.la.us/planning/regs/index.htm>.

James H. Brent, Ph.D.
Assistant Secretary

0209#063

POTPOURRI

Department of Health and Hospitals Office of Public Health

WIC Program's State Plan for 2002-2003

In accordance with Public Laws 99-500 and 99-591 the Louisiana Special Nutrition Program for Women, Infants and Children (WIC) is soliciting comments from the general public on the WIC Program's State Plan for 2002-2003. The plan describes in detail the goals and the planned activities of the WIC Program for the next year. Interested persons may find copies of the State Plan at the Central Nutrition/WIC Office (address below) or they may apply directly to the Nutrition/WIC Office for copies of the plan at 25 cents per page. Interested individuals should submit their requests for copies or their comments on the Plan to the following address:

State of Louisiana
Department of Health and Hospitals
Office of Public Health
Nutrition Section - Room 406
P.O. Box 60630
New Orleans, Louisiana 70160
Attn: State Plan

Additional information may be gathered by contacting Debbie Luthy, Director of WIC Nutrition Section, (504) 568-5065.

David Hood
Secretary

0209#077

POTPOURRI
Department of Insurance
Office of the Commissioner

Directive Number 02-170C
Property and Casualty
Insurance Company Information Request

To: All Property and Casualty Insurers

Within the last year, the property and casualty insurance market has hardened nationwide, with Louisiana being no exception to this trend. The state of Louisiana is in, what some are calling, a crisis in the homeowners insurance market. A number of homeowners insurance companies are no longer accepting new business or withdrawing from the state all together due to their assessment of our loss potential. We are seeing a similar trend beginning to occur in the automobile insurance market.

We recognize the fact that a more competitive environment fosters lower insurance rates. For example, since 1990 the number of insurers writing homeowners business in Louisiana has gone from 148 companies to approximately 88 companies today, while in south Louisiana the number decreased from approximately 65 to 14 presently writing. These numbers are somewhat deceiving in that not all of the companies are actively writing or, in other words, writing new business. Due to this fact, the Louisiana Property and Casualty Insurance Commission surveyed the 221 companies that have had a book of business in Louisiana since 1990 asking them if they are currently writing new business. Of the companies surveyed, only 58 responded and of the 58, only 20 said they were currently writing new business. Therefore, we must attract new insurance companies to this state, while retaining the current insurers.

Along with the Louisiana Property and Casualty Insurance Commission, I am requesting your assistance in the solution process by issuing this directive. I need your company to give us its recommendations for changes that need to be made in the following areas: regulation, legislation, and departmental operations. In the interest of open and fair communication with the insurance industry, this directive allows companies to be frank in their assessments of regulatory and legislative related problems plaguing Louisiana. Actions taken on these recommendations could help Louisiana become a more attractive marketplace for its consumers, potential insurers and existing insurers.

Please note that your company will not be jeopardizing its relationship with the Louisiana Department of Insurance by making such recommendations. Also, your comments will remain confidential and your company's name will be anonymous. I ask that you be as direct and specific as possible with suggestions in order to ensure that there is no room for miscommunication or misinterpretation.

If you should have any questions, please feel free to contact Ms. Molly M. Quirk at mquirk@ldi.state.la.us or by calling (225) 342-7187. Please submit all recommendations in whatever form you deem appropriate by October 31, 2002

to Louisiana Department of Insurance, Attn: Property and Casualty Insurance Commission, 8th Floor, P.O. Box 94214, Baton Rouge, Louisiana 70804.

J. Robert Wooley
Acting Commissioner

0209#048

POTPOURRI
Department of Insurance
Office of the Commissioner

Directive Number 02C171
Stop Loss/Excess Policies of Insurance

To: Insurers Authorized to Issue Property and Casualty or Health and Accident Policies of Insurance in This State

Directive Number 01-161 Rescinded

Directive Number 01-161, issued on October 22, 2001, is hereby rescinded in its entirety as of this date.

Brief Explanation of Coverage

Stop-loss or excess insurance coverage may provide protection to employers against catastrophic or unpredictable losses under a self-funded employee welfare benefit plan. "Specific" stop-loss insurance coverage limits the employer sponsored health plan's cost for eligible claims for each covered individual, protecting against abnormally high claims for any one individual. "Aggregate" stop-loss or excess insurance coverage limits the employer sponsored health plan's overall annual cost by protecting against an unusually high frequency of total claims. Eligible claims are determined for a stated contract period of stop-loss or excess insurance by the date claims are both incurred by the recipient of medical care and paid by the self-funded employee welfare benefit plan. The following "claims incurred and paid" contract bases are available to suit the needs of diverse employers sponsoring self-funded group health plans.

A. "Run-in" contract basis allows for reimbursement of claims incurred under a self-funded group health plan during a stated period of at least 90 days prior to the effective date of the 12-month contract period of stop-loss or excess insurance and paid during such 12-month contract period.

B. "Paid" contract basis allows for reimbursement of claims incurred under a self-funded group health plan during a stated period prior to the effective date or during the contract period of stop-loss or excess insurance and paid within the 12-month contract period.

C. "Run-out" contract basis allows for reimbursement of claims incurred under a self-funded group health plan during the stated twelve month contract period and paid within a stated period extending at least 90 days after expiration of the 12-month contract period.

D. "Terminal Liability" is an option that may be elected upon initial application or at renewal of a contract providing a "Run-in" or a "Paid" contract basis, furnishing an extra ninety days or more of "Run-out" protection upon termination of the contract period.

Purpose

Act 273 of the 2001 Regular Session of the Louisiana Legislature mandated provision of coverage for eligible claims incurred under a group health plan during the stop-loss or excess insurance contract period, provided that proof of payment by the group health plan is furnished to the stop-loss or excess insurer within 90 days after expiration of the policy. This requirement was prompted by policyholder complaints regarding denial of reimbursement for claims incurred during the last few months of a contract period. Prior to enactment of LRS 22:675, some stop-loss or excess insurance contract provisions required claims incurred under the group health plan to also be paid by the group health plan during the stop-loss or excess insurance contract period, while providing neither "Run-in" nor "Run-out" coverage. It is often impossible for all claims incurred by employees to be filed, adjudicated and paid by the self-funded group health plan during the last few months of a standard 12-month stop-loss or excess insurance contract period. Some inexperienced employers, offering employee welfare benefits for the first time on a self-funded basis and purchasing stop-loss or excess insurance without "Run-out" coverage or optional "Terminal Liability" coverage, either misunderstood or were not properly advised regarding the extent of their exposure to uncovered risk.

However, requiring that all new and renewal stop-loss or excess insurance policies include a ninety day extension of the contract period allowed for payment of incurred claims could have serious consequences for the majority of experienced employers maintaining self-funded group health plans. Those employers assuring adequate funding of claims by the purchase of stop-loss or excess insurance renewing annually on a "Run-in" or "Paid" contract basis could face a gap in protection upon conversion to stop-loss or excess insurance provided on a "Run-out" contract basis. As long as such policies providing a "Run-in" or a "Paid" contract basis are renewed annually or replaced with similar coverage through a different carrier, there is no need for the employer to purchase optional "Terminal Liability" coverage provided that the policyholder is made aware of the potential risk involved in terminating the stop-loss or excess insurance policy.

Certification of Compliance

Insurers must revise policy forms for all types of stop-loss or excess insurance offered in the state of Louisiana as necessary to meet the requirements of Act 273 and submit such revised policy forms to the Department of Insurance for review and approval pursuant to R.S.22:620, 675.C.(7) and 675.F.(5). The appropriate Certification of Compliance form attached to this Directive must be properly completed and included with all stop-loss or excess insurance policy forms submitted to the Department.

A. Policy forms intended to cover the losses of a group health plan may assure compliance with Subsection 675.C.(5) by including provisions for coverage in accordance with the following requirements.

1. All applications for stop-loss or excess insurance must include the option to purchase a policy providing coverage on a "Run-out" contract basis, extending the "claims paid" period at least ninety days beyond expiration of the twelve month contract period allowing for claims to

be incurred under the group health plan late in the contract period, but submitted and paid during the "Run-out" period.

2. All applications for stop-loss or excess insurance that include the option to purchase a policy providing coverage restricted to claims both incurred and paid during a twelve-month contract year must contain a mandatory offer of "Terminal Liability" coverage. To reject such offer, the applicant and the writing producer must both sign and date the application or a supplemental application form containing the following disclosures.

"It is hereby agreed and understood that the stop-loss (excess) insurance policy selected does not provide reimbursement to the plan sponsor for any expenses incurred under the group health plan prior to the beginning of the contract period for stop-loss [excess] insurance or, for any expenses paid after expiration of the contract period. Only eligible expenses that are both incurred under the group health plan and paid by the group health plan within the twelve month contract period for stop-loss [excess] insurance are reimbursable under the policy selected."

3. All applications for stop-loss or excess insurance including options to purchase a policy providing coverage on a "Run-in" or a "Paid" contract basis must contain a mandatory offer of "Terminal Liability" coverage. To reject such offer, the applicant and the writing producer must both sign and date the application or a supplemental application form containing the following disclosure.

"It is hereby agreed and understood that the stop-loss [excess] insurance contract selected does not provide reimbursement to the plan sponsor for any expenses that are not paid by the group health plan within the current contract period, unless the policy is subsequently renewed. Only eligible expenses that are both incurred and paid by the group health plan within the stated contract periods are reimbursable under the contract selected."

4. Provisions for "Terminal Liability" coverage must extend the period for payment of claims under the group health plan by at least an additional 90 days from expiration of the 12-month contract period allowed for incurred claims.

5. All contracts must provide for a 90-day or longer period, from expiration of the policy, for filing proof of payment by the group health plan.

B. Pursuant to R.S. 22:675.D, stop-loss or excess insurance shall not be equivalent to reinsurance, nor shall it be defined as a contract or policy of health insurance under R.S. 22:3002(1)(a).

C. In accordance with R.S. 22:675.E, insurance companies writing stop-loss or excess insurance coverage shall exercise due diligence in ascertaining the legitimacy or authority of the underlying group health plan before issuing coverage. This includes ensuring that the underlying plan is not a self-insured multiple employer welfare arrangement as defined in 29 U.S.C. §1002(40), unless the underlying plan is authorized to do business in this state as a self-insurer. R.S. 22:3002(2) states that self-insurer means any entity that makes, provides, or issues a self-insurance plan. Self-Insurance Plan is defined in Subsection 3002(1)(a) as any contract, plan trust, arrangement, or other agreement which is established or maintained to offer or provide health care services, indemnification, or payment for health care services, or health and accident benefits to employees of two or more employers, but which is not fully insured under a

policy or contract of health insurance issued by an insurer authorized to transact business in Louisiana.

Stop-loss/excess insurance issued to a self-insurance plan must meet the following additional requirements of LRS 22:3009.

1. Aggregate and specific stop-loss or excess coverage may only be provided by an insurer licensed to do business in the state of Louisiana.

2. The stop-loss or excess policy must contain provisions to cover incurred, unpaid claims liability in the event of plan termination.

3. The stop-loss or excess insurer shall bear the risk of coverage for any employer participating in the self-insurance plan that becomes insolvent with outstanding contributions due.

Note: The stop-loss or excess insurance policy shall be submitted by the plan to the Commissioner of Insurance for review at least 30 days prior to the proposed self-insurance plan's effective date and at least 30 days subsequent to any renewal date.

Certification of Compliance

Stop-Loss/Excess Insurance Policy

R.S. 22:675.CC Stop-loss or excess insurance policy intended for issue to cover losses of a self-funded group health plan. "Group Health Plan" means an employee welfare benefit plan as defined in Section 3(1) of the Employee Retirement Income Security Act of 1974, to the extent that the plan provides medical care and including items and services paid for as medical care to employees or their dependents, as defined under the terms of the plan, directly or through insurance, reimbursement, or otherwise.

Policy Form No. _____, filed with the Louisiana Department of Insurance on:

by: _____,

(Name of Insurance Company)

fully satisfies the following conditions of §675(C)(1-6).

(Printed Name and Signature of Authorized Representative of Insurer)

The particular policy definitions and/or provisions are listed for each item with corresponding page numbers.

1. The stop-loss or excess insurance policy will be issued to and insure the group health plan or the plan itself and not the employees, members, or participants.

Definition/ProvisionCPage #

2. Payments by the insurer will be made to the sponsor of the group health plan or the plan itself and not the employees, members, participants, or providers except in the event of group health plan's bankruptcy or insolvency.

Definition/ProvisionCPage #

3. The specific stop-loss or excess limit or attachment point per individual claimant is at least ten thousand dollars. The aggregate stop-loss or excess limit or attachment point for the group health plan is, at a minimum, one hundred twenty percent of the group health plan's total expected claims per policy period.

Definition/ProvisionCPage #

4. The stop-loss or excess insurance policy contains a provision stating that the bankruptcy or insolvency of the group health plan shall not release the insurer its obligation to pay losses incurred during the existence of stop-loss or excess insurance coverage.

Definition/ProvisionCPage #

5.a. The stop-loss or excess insurance policy contains a provision allowing at least ninety days after expiration of the policy for filing proof of payment by the group health plan;

b. Provisions of coverage for "Terminal Liability" extend the period for payment of claims under the group health plan by at least an additional ninety days from expiration of the twelve month period allowed for incurred claims; and

c. Application forms include all options and disclosures as dictated by Directive 02-171.

(a) Definition/ProvisionCPage #
(b) Definition/ProvisionCPage #
(c) Definition/ProvisionCPage #

6. The stop-loss or excess insurance policy provides coverage with rates not subject to adjustment by the stop-loss insurer during the policy period, unless there is:

a. a change in the benefits provided under the group health plan; or

b. enrollment under the group health plan changes by at least ten percent.

Definition/ProvisionCPage #

Certification of Compliance

Stop-Loss/Excess Insurance Policy

LSA-R.S. 22:675.FC Provider Stop-Loss or Excess Insurance policies that protect health care providers from a portion of the financial risk assumed in managed care contracts with health and accident insurers, health maintenance organizations, and self-funded group plans.

Policy Form No. _____, filed with the Louisiana Department of Insurance on: _____,

by: _____,

(Name of Insurance Company)

fully satisfies the following conditions of §675(F)(1-4).

(Printed Name and Signature of Authorized Representative of Insurer)

The particular policy definitions and/or provisions are listed for each item with corresponding page numbers.

1. The stop-loss or excess insurance policy will be issued to and insure the contracted provider or network of health care providers.

Definition / ProvisionCPage #

2. Payments by the insurer will be made to the contracted provider or network of health care providers.

Please be guided accordingly.

J. Robert Wooley
Acting Commissioner

Definition / ProvisionCPPage #

3. The attachment point per individual claimant is at least \$5,000. The aggregate stop-loss or excess amount, if any, is at least \$50,000 per calendar year.

0209#047

POTPOURRI

**Department of Natural Resources
Office of Conservation**

Orphaned Oilfield Sites

Definition / ProvisionCPPage #

4. The stop-loss or excess insurance policy contains a provision allowing at least 90 days after the date loss is incurred for filing proof of loss with the insurer.

Office of Conservation records indicate that the Oilfield Sites listed in the table below have met the requirements as set forth by Section 91 of Act 404, R.S. 30:80 et seq., and as such are being declared Orphaned Oilfield Sites.

Definition / ProvisionCPPage #

Operator	Field	District	Well Name	Well Number	Serial Number
The Bering Company	Richie	L	R Mc-Manus	3	041094(28)
Oilfield Pipe & Wellheads, Inc.	Ravens-wood	L	Kissner et al.	2	201572(30)
Ruth M. Kennedy	Monroe	M	Ruth Yahne	1	182092
Dorothy B. Nash & L. B. Stevenson	Monroe	M	Brown	2	099111
Land & Lease Service, Inc.	Dehlco	M	Avant A	3	127092
C&H Operations	Greenwood-Waskom	S	Bell D	1	058459
C&H Operations	Greenwood-Waskom	S	Bell D	3	058461
C&H Operations	Greenw-ood-Waskom	S	Bell D	4	058462
C&H Operations	Greenwood-Waskom	S	Bell D	5	058463
C&H Operations	Greenwood-Waskom	S	Bell D	6	058464
C&H Operations	Greenwood-Waskom	S	M G Bell D	3	060118
C&H Operations	Greenwood-Waskom	S	M G Bell B SWD	2	060479
C&H Operations	Greenwood-Waskom	S	M G Bell C	1	061109
C&H Operations	Greenwood-Waskom	S	Bell B	1	061928
C&H Operations	Greenwood-Waskom	S	Bell G	1	062044
C&H Operations	Greenwood-Waskom	S	Bell G	3	063023
C&H Operations	Greenwood-Waskom	S	M G Bell D	6	063049
C&H Operations	Greenwood-Waskom	S	Bell B	4	063101
C&H Operations	Greenwood-Waskom	S	M G Bell E	3	063102
C&H Operations	Greenwood-Waskom	S	M G Bell A	7	086657
C&H Operations	Greenwood-Waskom	S	Bell B	5	098563
C&H Operations	Greenwood-Waskom	S	Minnie Bell	2	100409
C&H Operations	Greenwood-Waskom	S	Minnie Bell	1	101565
C&H Operations	Greenwood-Waskom	S	Minnie Bell	3	102817
C&H Operations	Greenwood-Waskom	S	Minnie Bell	4	102818
C&H Operations	Greenwood-Waskom	S	Bell C	2	103516
C&H Operations	Greenwood-Waskom	S	Minnie Bell	8	103803
C&H Operations	Greenwood-Waskom	S	Minnie Bell	6	103804
C&H Operations	Greenwood-Waskom	S	Minnie Bell	7	103805
C&H Operations	Greenwood-Waskom	S	Minnie Bell	10	104618
C&H Operations	Greenwood-Waskom	S	Minnie Bell	9	104619
C&H Operations	Greenwood-Waskom	S	Minnie Bell	11	104620
C&H Operations	Greenwood-Waskom	S	Bell	1	104884
C&H Operations	Greenwood-Waskom	S	Bell C	4	105136
C&H Operations	Greenwood-Waskom	S	M G Bell D	5	105469
C&H Operations	Greenwood-Waskom	S	Minnie Bell	13	105657
C&H Operations	Greenwood-Waskom	S	Minnie Bell	14	105658
C&H Operations	Greenwood-Waskom	S	Minnie Bell	15	106061
C&H Operations	Greenwood-Waskom	S	Minnie Bell	17	106063
C&H Operations	Greenwood-Waskom	S	Bell	2	106066
C&H Operations	Greenwood-Waskom	S	Bell	3	106361
C&H Operations	Greenwood-Waskom	S	Bell	4	106362
C&H Operations	Greenwood-Waskom	S	Bell H	2	106423
C&H Operations	Greenwood-Waskom	S	Bell H	3	106424
C&H Operations	Greenwood-Waskom	S	Bell C	7	106554
C&H Operations	Greenwood-Waskom	S	M G Bell E	1	106568
C&H Operations	Greenwood-Waskom	S	Bell	5	106714
C&H Operations	Greenwood-Waskom	S	M G Bell E	2	107007

C&H Operations	Greenwood-Waskom	S	Minnie Bell A	18	107212
C&H Operations	Greenwood-Waskom	S	Minnie Bell A	19	107213
C&H Operations	Greenwood-Waskom	S	Minnie Bell A	20	107214
C&H Operations	Greenwood-Waskom	S	Minnie Bell	21	108049
C&H Operations	Greenwood-Waskom	S	Minnie Bell	22	108050
C&H Operations	Greenwood-Waskom	S	Minnie Bell	23	108051
C&H Operations	Greenwood-Waskom	S	M G Bell B	9	108728
C&H Operations	Greenwood-Waskom	S	M G Bell B	10	108729
C&H Operations	Greenwood-Waskom	S	Minnie Bell	27	109009
C&H Operations	Greenwood-Waskom	S	Minnie Bell	28	109010
C&H Operations	Greenwood-Waskom	S	Minnie Bell	29	109011
C&H Operations	Greenwood-Waskom	S	Minnie Bell	33	110125
C&H Operations	Greenwood-Waskom	S	Minnie Bell	34	110126
C&H Operations	Greenwood-Waskom	S	Minnie Bell	35	110127
C&H Operations	Greenwood-Waskom	S	Minnie Bell A	40	110363
C&H Operations	Greenwood-Waskom	S	M G Bell A	12	111526
C&H Operations	Greenwood-Waskom	S	M G Bell A	14	111527
C&H Operations	Greenwood-Waskom	S	M G Bell A	15	114656
C&H Operations	Greenwood-Waskom	S	M G Bell B	13	114657
C&H Operations	Greenwood-Waskom	S	Minnie Bell	26	115896
C&H Operations	Greenwood-Waskom	S	M G Bell B	11	116980
C&H Operations	Greenwood-Waskom	S	M G Bell B	14	116981
C&H Operations	Greenwood-Waskom	S	Minnie Bell	30	117574
C&H Operations	Greenwood-Waskom	S	Minnie Bell	31	117575
C&H Operations	Greenwood-Waskom	S	Minnie Bell	32	117576
C&H Operations	Greenwood-Waskom	S	Minnie Bell	36	118522
C&H Operations	Greenwood-Waskom	S	Minnie Bell	37	118523
C&H Operations	Greenwood-Waskom	S	Minnie Bell	38	118524
C&H Operations	Greenwood-Waskom	S	Minnie Bell	41	119283
C&H Operations	Greenwood-Waskom	S	PXY VUA; Minnie Bell A	1	119284
C&H Operations	Greenwood-Waskom	S	M G Bell E	5	120520
C&H Operations	Greenwood-Waskom	S	M G Bell E	4	120521
C&H Operations	Greenwood-Waskom	S	M G Bell A	9	124202
C&H Operations	Greenwood-Waskom	S	M G Bell A	16	124203
C&H Operations	Greenwood-Waskom	S	Bell E	1	166517
C&H Operations	Greenwood-Waskom	S	Bell F	1	172882
C&H Operations	Greenwood-Waskom	S	Bell 2	1	172883
C&H Operations	Greenwood-Waskom	S	M G Bell A	17	177288
C&H Operations	Greenwood-Waskom	S	M G Bell A	18	177289
C&H Operations	Greenwood-Waskom	S	M G Bell A	19	177290
C&H Operations	Greenwood-Waskom	S	M G Bell A	20	177291
C&H Operations	Greenwood-Waskom	S	M G Bell C	4	177420
C&H Operations	Greenwood-Waskom	S	M G Bell C	5	177421
C&H Operations	Greenwood-Waskom	S	M G Bell SWD	1	184931
C&H Operations	Greenwood-Waskom	S	Bell I	1	216503
C&H Operations	Greenwood-Waskom	S	Bell J	2	216504
MAR-LOW Corporation	South Bayou Mallet	L	4500 SUA; Chaddick	1	122353
Amarillo Oil Company	Wildcat-SO LA	L	SL 4090	1	114755
Hogan Exploration Inc.	Nebo-Hemphill	M	WX D RD SUK; Howard Price	1	205040(30)
Dula Energy, Inc.	Caddo Pine Island	S	T P Duette	1	178024
Sound Resources Corporation	Beauregard	L	Owens-Illinois Dev Corp	1	199221
Sound Resources Corporation	Beauregard	L	Owens-Illinois Dev Corp	2	201254
Sound Resources Corporation	Assumption	L	Dugas-LeBlanc	1	204623
Manursing Island Prod. Corp.	Cankton, North	L	Milton LeBlanc	2	035678
Manursing Island Prod. Corp.	Cankton, North	L	Milton LeBlanc	3	051589
Manursing Island Prod. Corp.	Cankton, North	L	Milton LeBlanc	4	052568
Manursing Island Prod. Corp.	Cankton, North	L	Milton LeBlanc SWD	5	053132
Manursing Island Prod. Corp.	Cankton, North	L	Milton LeBlanc	6	056198
Manursing Island Prod. Corp.	Foley	L	OBER RA SUA; Sonnier	1	197680

Manursing Island Prod. Corp.	Mamou	L	M VU; Fontenot	1	032419
Manursing Island Prod. Corp.	Mamou	L	M VU; J B Morein	1	030778
Manursing Island Prod. Corp.	Mamou	L	Hanner SWD	1	032327
Manursing Island Prod. Corp.	Mamou	L	Z Landreneau	1-D	069734
Manursing Island Prod. Corp.	Mamou	L	M VU; M W Reed	1	151463
Ditta Company	Monroe	M	W A Smith	1	146638
Southern Wells, Inc.	North Cankton	L	L Savoie SWD	3	037067
Southern Wells, Inc.	North Cankton	L	L Savoie	8	066472
Southern Wells, Inc.	North Cankton	L	L Savoie	9	067022
Southern Wells, Inc.	North Cankton	L	L Savoie B	10	067969
Southern Wells, Inc.	North Cankton	L	L Savoie Et Al	1	161483
Southern Wells, Inc.	North Cankton	L	L Savoie A	1	180587
Southern Wells, Inc.	North Cankton	L	LP Stelly	1	202530
Southern Wells, Inc.	Cowpen Creek	L	WE Walker SWD	1	059137
Southern Wells, Inc.	Cowpen Creek	L	Long Bell LBR CO B	3	059156
Southern Wells, Inc.	Cowpen Creek	L	Long Bell Lumber Co	1	065781
Southern Wells, Inc.	Cowpen Creek	L	Long Bell Lumber Co	2	066032
Southern Wells, Inc.	Cowpen Creek, West	L	Owens-Illinois	1	146049
Southern Wells, Inc.	Cowpen Creek, West	L	Owens-Illinois	2	147440
Gandy -Garrett Oil Co.	Wildcat-NO LA	S	Gandy	1	001584

Facility Name	Location	Parish	Well Name	Well Number	Serial Number
Oilfield Waste Processors, Inc.	Mermentau	Acadia	Lovic Desormeaux SWD	1	150667
Leo Fontenot Site	Section 12, Township 12 South, Range 1 East, Sumac Road	Vermilion	N/A	N/A	N/A

James H. Welsh
Commissioner of Conservation

0209#014

POTPOURRI

**Department of Public Safety and Corrections
Gaming Control Board**

Errata Notice
(LAC 42:IX.2931, XIII.2931 and 2955)

Title 42 of the Louisiana Administrative Code, compiled in June 2002, contained errors in the following Sections. Please note that the following Sections are in effect as they appear below.

Title 42

LOUISIANA GAMING

Part IX. Landbased Casino Gaming

Chapter 29. Operating Standards Generally

§2931. Managerial Representative On Premises

A. The casino operator shall establish a position designated as Managerial Representative on Premises. A Managerial Representative on Premises shall be on the casino operator's premises at all times and shall have authority to immediately act on behalf of the general manager in any matter or concern of the board or division. A description of the duties and responsibilities of the Managerial Representative on Premises shall be included in the casino operator's internal controls as approved by the Division.

B. The casino operator shall provide, in writing, a current list of all Managerial Representatives on Premises. The Managerial Representative on Premises must have a valid current gaming employee permit and must be approved by the division.

AUTHORITY NOTE: Promulgated in accordance with R.S. 27:15 and 24.

HISTORICAL NOTE: Promulgated by the Department of Public Safety and Corrections, Gaming Control Board, LR 28:1029 (May 2002).

Part XIII. Riverboat Gaming

Chapter 29. Operating Standards

§2931. Assisting in Violations

A. No employee, agent, or representative of a licensee or permittee shall intentionally assist another person in violating any provisions of the act, rules adopted pursuant to the act, any orders of the board or division, or the licensee's internal controls. Such assistance shall constitute a violation of these rules. It is incumbent upon an employee, agent, or representative of a licensee or permittee to promptly notify the division of any possible violation of any federal, state or municipal law, the act, rules adopted pursuant to the act, any orders of the board or division, or the licensee's internal controls.

AUTHORITY NOTE: Promulgated in accordance with R.S. 27:15 and 24.

HISTORICAL NOTE: Promulgated by the Department of Public Safety and Corrections, Office of State Police, Gaming Enforcement Section, Riverboat Gaming Enforcement Division, LR 21:702 (July 1995), amended LR 26:2824 (December 2000).

§2955. Managerial Representative On Premises

A. Each licensee shall establish a position designated as Managerial Representative on Premises. A Managerial Representative on Premises shall be on the licensee's premises at all times and shall have authority to immediately act on behalf of the general manager in any matter or concern of the board or division. A description of the duties and responsibilities of the Managerial Representative on Premises shall be included in the licensee's internal controls as approved by the Division.

B. Each licensee shall provide, in writing, a current list of all Managerial Representatives on Premises. Each Managerial Representative on Premises must have a valid current gaming employee permit and must be approved by the division.

AUTHORITY NOTE: Promulgated in accordance with R.S. 27:15 and 24.

HISTORICAL NOTE: Promulgated by the Department of Public Safety and Corrections, Gaming Control Board, LR 28:1030 (May 2002).
0209#094