


Insurance Solicitation Policy

	Louisiana Department of Health (LDH)	
	Policy Number	83.1
	Content	Procedures for Allowing Solicitation of Insurance Vendors in LDH
	Effective Date	August 20, 1990
	Inquiries to	Office of Management and Finance Division of Human Resources, Training Staff Development P.O. Box 4818 Baton Rouge, Louisiana 70821-4818 (225) 342-6477 FAX (225) 342-6892

If there is a discrepancy between an LDH Policy and a Program Office or facility policy, the LDH policy shall govern/override/supersede the conflicting section within the Program Office or facility policy.

I. POLICY STATEMENT

It is the policy of The Louisiana Department of Health to allow general insurance solicitation through this Department only by companies or organizations that have an approved payroll deduction code from the State Accounting Office.

II. PURPOSE AND SCOPE

Purpose: In order to assure consistency and uniformity throughout The Louisiana Department of Health regarding general insurance solicitation, these procedures have been established. Administrators are responsible and accountable for enforcement of these procedures. General insurance solicitation is a privilege, not a requirement. If companies do not comply with guidelines, this privilege can be discontinued.

Scope: This policy shall apply to all Offices within The Louisiana Department of Health and shall be disseminated to all distinct organizational entities.

III. ROLE OF THE DIVISION OF HUMAN RESOURCES ADMINISTRATION

Role: The Division of Human Resources Administration will amend or revise policy as necessary. The Division will also be responsible for updating on a quarterly basis the listing of companies or organizations that have approved payroll deduction codes from the State Accounting Office.

Questions: Questions regarding LDH insurance solicitation procedures or complaints for non-adherence to the procedures should be directed to the Human Resources Division.

IV. DEFINITIONS

- A. General insurance solicitation- insurance such as health, life, annuity, deferred income, offered to employees through payroll deduction. This does not include the State Employees' Group Benefits Program and other authorized health maintenance organizations (HMOs), a state contracted deferred compensation program or cafeteria plan.
- B. Office Administrator - the administrator of the parish office, regional office, local office, division, bureau, section, etc. approached by the agent of the authorized soliciting insurance company or organization.

V. PROCEDURES

- A. Companies/organizations wanting to solicit must have a payroll deduction code with the State Accounting Office. The service/product being offered must be the specific service/product that received approval for solicitation by the State Accounting Office. If there is any doubt in this area, verification of authorization should be made with the Division of Human Resources Administration.
- B. The Office Administrator will determine the date, time, and location convenient for presentations to employees. The insurance solicitor must remain in the designated area as set forth by the Office Administrator. The insurance vendor is not allowed to visit the employee's work area.
- C. Each company will be allowed up to two (2) solicitation visits per calendar year.
- D. The Office Administrator will post a memorandum on the bulletin board announcing the date, time, and location the representative will be available to employees who are interested. The memorandum must contain the following information:

Employees interested in hearing this presentation may do so during their break period or lunch period. If employees are unable to complete the presentation or subsequent enrollment during break or lunch period, he/she may make arrangements with the insurance representative to conclude the offer at a mutually agreeable site outside of working hours. These offerings are completely voluntary; but, employees electing to participate can have their premiums paid through payroll deductions. Although LDH allows authorized companies/organizations to present their approved service/project to employees,

the Department does not make any claims as to the worthiness of any offering.
(See Attachment A for a sample)

- E. The Office Administrator may post promotional material provided by the representative with the announcement memorandum. The Office Supervisor cannot however, distribute information to individual employees with paychecks or by any other means.
- F. The Office Administrator will not allow group presentations during duty time, nor will the Office Supervisor allow a representative in-house phone usage to contact employees during duty hours.
- G. Upon request for "on site" solicitation, the Office Administrator will provide the insurance company/organization's representative a copy of this policy and have him/her acknowledge receipt before allowing access. (See Attachment B for form).

VI. FORMS USED FOR IMPLEMENTATION OF POLICY

- A. Notification to employees of insurance solicitation (Attachment A)
- B. Acknowledgment of receipt of procedures (Attachment B)

VII. EXCEPTIONS

This policy does not apply to the State Employees' Group Benefits Program and other authorized health maintenance organizations (HMOs), a state contracted deferred compensation program or a cafeteria plan.

Any other exception to this policy must be approved by the Secretary of The Louisiana Department of Health.

VIII. REVISION HISTORY

Date	Revision
August 20, 1990	Policy created
September 4, 2018	Policy reviewed – no changes

Notification of Insurance Solicitation Form

(Date)

MEMORANDUM

TO: Employees

FROM: (Office Administrator)

RE: (Insurance Company)

The above referenced insurance company will have a representative (where) on (dates). An employee interested in hearing a presentation on (Insurance Company) services or products may do so during his/her break period, lunch period and/or before or after scheduled duty hours. If employees are unable to complete the presentation or subsequent enrollment during break or lunch period, he/she may make arrangements with the insurance representative to conclude the offer at a mutually agreeable site outside of working hours.

Offerings by this general insurance carrier are completely voluntary; however, employees electing to participate may have their premiums paid through payroll deductions.

Although LDH has a policy to allow authorized companies/organizations to present their approved services/products to employees, the Department does not make any claims as to the worthiness of any offering.

Your adherence to the above guidelines regarding insurance solicitation will be appreciated.

Attachment B

Acknowledgment of Receipt of Procedures Form

(Date)

SUBJECT: GENERAL INSURANCE SOLICITATION

AGREEMENT BETWEEN: (Office/Bureau/Division/Section Name)
(Building Name)
(Street Address/City)

AND: (Insurance Company)

ON-PREMISES SOLICITATION DATE(S):

This will acknowledge the provision and receipt of solicitation procedures and agreement to proceed with solicitation of employees in accordance with The Louisiana Department of Health General Insurance Solicitation Policy.

Payroll deduction authorization cards must be returned to _____ no later than _____. Those employees whose cards are submitted after the ending date will not be eligible for payroll deduction privileges for 60 days.

I signify that I have received and read the policy (listed above) and will follow the established procedures and dates.

Signature _____ Date _____
(Insurance Representative)

Signature _____ Date _____
(Office Supervisor)