B. The department may review all above provisions every three years, at a minimum, to evaluate continuation of these enhanced reimbursements.

AUTHORITY NOTE: Promulgated in accordance with R.S. 36:254 and Title XIX of the Social Security Act.

HISTORICAL NOTE: Promulgated by the Department of Health, Bureau of Health Services Financing, LR 49:265 (February 2023).

Implementation of the provisions of this Rule may be contingent upon the approval of the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS), if it is determined that submission to CMS for review and approval is required.

Dr. Courtney N. Phillips Secretary

2302#075

#### RULE

## Department of Health Emergency Response Network

LERN Destination Protocol:TRAUMA (LAC 48:I.19123)

The Emergency Response Network Board has exercised the provisions of R.S. 49:950 et seq., the Administrative Procedure Act, and codifies in LAC 48:I.Chapter 191, Section 19123, a protocol adopted and promulgated on August 18, 2022, by the Emergency Response Network Board for the transport of trauma and time sensitive ill patients, adopted by authorized by R.S. 9:2798.5 (to replace the protocol adopted by December 10, 2015, codified in LAC 42:904 (December 10, 2015)) as LAC 48:I.Chapter 191, Section 19123. The Rule was effective January 1, 2023. This Rule is hereby adopted on the day of promulgation.

# Title 48 PUBLIC HEALTH—GENERAL Part I. General Administration Subpart 15. Emergency Response Network

Chapter 191. Trauma Protocols

§19123. LERN Destination Protocol: TRAUMA

A. On August 18, 2022, the Louisiana Emergency
Response Network Board [R.S. 40:2842(1) and (3)] adopted
and promulgated "LERN Destination Protocol: TRAUMA",
and replacing the "LERN Destination Protocol: TRAUMA"

adopted and promulgated December 10, 2015, as follows:

 Call LERN Communication Center at (866) 320-8293 for patients meeting the following criteria.

Asse	ss for Ex	tremis
Unmanageable airway     Tension pneumothorax     Traumatic cardiac arrest     Burn patient without patent airway     Burn patient > 40 percent BSA without IV or IO Access	Yes→	Closest ED/Trauma Center
	Not	
Measure vital	signs an	d Mental Status
Unable to follow commands (Motor GCS < 6)     RR <10 or > 29 breaths per minute (<20 in infant aged <1 year)	Yes→	Transport to Trauma Center/ Trauma Program These patients should be transported to the highest level of care within the defined

Respiratory distress or need		trauma system. This is a Level
for support  Room air pulse oximetry	1	1 or a Level 2 Trauma Center or Trauma Program.
<90%		
• Age 0-9: SBP <70 mmHG +		* If distance or patient
(2 x age in years)		condition impedes transport to Level 1 or 2, consider transport
• Age 10-64: SBP <90		to a Level 3 Trauma
mmHG or HR > SBP		Center/Trauma Program or
• Age ≥ 65: SBP <110		most appropriate resourced
mmHG or HR > SBP	L	hospital.
Accord	No.	Dattauns
• All penetrating injuries to	Injury I	atterns
head, neck, torso, and		
extremities proximal to		
elbow or knee		Transport to Trauma Center/
Chest wall instability or		Trauma Program
deformity or suspected flail chest		These patients should be
Suspected fracture of two or		transported to the highest level of care within the
more proximal long-bones		defined trauma system.
• Crushed, de-gloved,		This is a Level I or a Level 2
mangled, or pulseless	3	Trauma Center or
extremity	Yes→	Trauma Program.
Amputation proximal to		
wrist or ankle		* If distance or patient
Suspected pelvic fracture     Skull deformity or suspected		condition impedes transport to Level 1 or 2,
skull fracture		consider transport to a
Suspected spinal injury with		Level 3 Trauma Center/Trauma Program
new motor or sensory loss		or most appropriate
Active bleeding requiring a		resourced hospital
tourniquet or wound		
packing with continuous		
pressure	No↓	
Assess m		n of injury
• Falls from height >10 feet		,
(all ages)		
High-risk auto crash		
Intrusion, including		
roof:		
roof: -12 inches occupant		
roof:		
roof: -12 inches occupant site;		
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped		
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or		Transport to Trauma
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from		Center/Trauma Program
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or		Center/Trauma Program which, depending upon the
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped - Ejection (partial or complete) from automobile		Center/Trauma Program which, depending upon the defined trauma system, need
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph)	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph)	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse,	Yes→	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex:		Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)	Noţ	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)	Noţ	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)  Assess special patie	Noţ	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.  estem considerations Transport to Trauma
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)	No↓ ent or sy	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)  Assess special pati  • Older Adults  - Age ≥ 65 with evidence of traumatic injury  - Fall from any height	Noţ	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.  **stem considerations**  Transport to Trauma Center/Trauma Program or
roof:  -12 inches occupant site;  -18 inches any site;  -need for extrication for patient entrapped  - Ejection (partial or complete) from automobile  - Death in the same passenger compartment  - Child (Age 0-9)unrestrained or in unsecured child safety seat  - Vehicle telemetry data consistent with a high risk of injury  • Auto vs. pedestrian/bicyclist thrown, run over, or with significant (>20 mph) impact  • Rider separated from transport vehicle with significant impact (ex: motorcycle, ATV, Horse, etc.)  Assess special pati  • Older Adults  - Age ≥ 65 with evidence of traumatic injury	No↓ ent or sy	Center/Trauma Program which, depending upon the defined trauma system, need not be the highest level trauma center/program. If no Trauma Center/Trauma Program in the region, LCC may route to the most appropriate resourced hospital.  **stem considerations**  Transport to Trauma Center/Trauma Program or hospital capable of timely and

<ul> <li>Use of anticoagulant or antiplatelet drugs</li> </ul>		consultation with medical control.
Children		1100117106110
<ul> <li>Age ≤ 5 with evidence of traumatic injury</li> </ul>		
<ul> <li>Fall from any height with evidence of</li> </ul>		
significant head impact		
• Burns		
<ul> <li>In conjunction with trauma</li> </ul>		
<ul> <li>High voltage electrical injuries</li> </ul>		
<ul> <li>Pregnancy &gt;20 weeks</li> </ul>		
<ul> <li>Major joint dislocations</li> </ul>		
(hip, knce, ankle, elbow)		
<ul> <li>EMS provider judgment</li> </ul>		
	Nol	
Multi/Mass Casualty Incident	No→	Transport according to protocol

2. When in doubt, transport to a trauma center.

AUTHORITY NOTE: Promulgated in accordance with R.S. 9:2798.5 and R.S. 40:2846(A).

HISTORICAL NOTE: Promulgated by the Department of Health, Emergency Response Network, LR 49:265 (February 2023).

Paige Hargrove Executive Director

2302#027

#### RULE

## Department of Insurance Office of the Commissioner

Regulation 42—Group Self-Insurance Funds (LAC 37:XIII.Chapter 11)

In accordance with R.S. 49:950 et seq., the Administrative Procedure Act, and through the authority granted under R.S. 22:1 et seq., and specifically R.S. 22:11, the Department of Insurance has amended Regulation 42—Group Self-Insurance Funds. The Department of Insurance has amended Regulation 42 to update statutory references and revise language to align with current law.

The purpose of the amendment of Regulation 42 is to make changes to bring Regulation 42 into alignment with current law. Definitions have been updated. The requirements for an application to create a group self-insurance fund have been revised. The language regarding filing and use of rates has been updated. The procedure for addressing fund insolvencies has been updated. Language regarding required examinations of group self-insurance funds has been added. This Rule is hereby adopted on the day of promulgation.

## Title 37 INSURANCE

## Part XIII. Regulations

## Chapter 11. Regulation Number 42—Group Self-Insurance Funds

### §1101. Definitions

A. When used in this regulation, the following words or terms shall have the following meaning. Contingent Liability—the amount that a group self-insurance fund may be obligated to pay in excess of a given fund year's normal premium collected or on hand.

Department—the Louisiana Department of Insurance.

Fiscal Agent—an individual, partnership, or corporation engaged by a group self-insurance fund to carry out the fiscal policies of the fund, invest and disburse assets, and oversee the financial matters of the fund. An administrator may be a fiscal agent.

Gross Premium—premium determined by multiplying the payroll (segregated into the proper workers' compensation job classifications) by the manual premium rates approved by the commissioner.

Group Self-Insurance Fund or Fund—employers who enter into agreements to pool their workers compensation liabilities in accordance with Louisiana Revised Statutes 23:1195.

\* \* \*

Insolvency—the condition existing when the fund's liabilities before member distribution payable or dividend payable are greater than the fund's assets determined in accordance with generally accepted accounting principles as delineated in the fund's financial statement audited by an independent certified public accountant. For the purposes of determining insolvency, assets will not include intangible property, such as patents, trade names, or goodwill.

Standard Premium—gross premium adjusted by experience modifiers.

AUTHORITY NOTE: Promulgated in accordance with R.S. 23:1200.1.

HISTORICAL NOTE: Promulgated by the Department of Insurance, Office of the Commissioner, LR 18:1403 (December 1992), amended LR 47:52 (January 2021), LR 49:267 (February 2023).

# §1103. Application to Create a Group Self-Insurance Fund

- A. All applications to create a group self-insurance fund shall meet the requirements of Louisiana Revised Statutes Title 23, §1195 et seq., any other applicable laws of the state of Louisiana, and this regulation.
- B. Applications shall be made in writing on a form provided by the department.
- C. Applications shall be submitted to the department at least 90 days prior to the effective date for establishment of a fund. Any application submitted with less than 90 days remaining before the desired effective date, or which does not contain answers to all questions, or which is not sworn to and subscribed before a notary public, or which does not contain all required documents, statements, reports, and required information, may be returned without review by the department.
  - D. All applications shall be accompanied by:
- a properly completed indemnity agreement in a form acceptable to the department, pursuant to §1111 of this regulation;
- security as required by Louisiana Revised Statutes
   Title 23, §1195 et seq. and this regulation;
- 3. copies of acceptable excess insurance or reinsurance policies, pursuant to Louisiana Revised Statutes Title 23, §1195 et seq. and this regulation;

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