



DORA

Department of Regulatory Agencies

Division of Insurance
 Marcy Morrison
 Commissioner of Insurance

2008-2009 Legislative Summary

NUMBER	NAME	DESCRIPTION	SPONSORS
Mandates			
HB08-1410/ JHB09-1204	Colorectal/Prevention Services	Expands preventive coverage for colorectal cancer, lipid/cholesterol, immunizations, alcohol/substance abuse programs, mammograms, tobacco cessation.	Rep. Kerr A./Sen. Tochtrop
SB08-11	Med Pay	Requires all auto insurance policies to have \$5,000 in emergency medical care coverage unless the policyholder signs an "Opt Out" statement.	Sen. Morse/Rep. Massey
HB09-1237	Early Intervention Trust Fund	Adjusts the coordinated system of payment for early intervention services for children eligible for benefits under Part C of the Federal "Individuals with Disabilities Education Improvement Act."	Rep. Primavera/Sen. Shaffer
SB09-244	Autism	Mandates certain health insurance benefits for the treatment of autism spectrum disorders.	Sen. Shaffer/Rep. Primavera
Market Structure			
HB08-1131	Mergers	Requires DOI to conduct an external independent investigation, issue public report and hold public hearing on merger of health insurers	Rep. McGihon/Sen. Hagedorn
HB08-1389	Prior Approval	Requires each insurance carrier to receive prior approval for any increase in a health insurance rate filing.	Rep. Carroll M/Sen. Sandoval
SB08-135	Standardized ID Cards	Requires health insurance carriers to develop and issue to covered persons under a health coverage plan a standardized card or device that contains information about the contents of and procedures to access benefits under the plan, which information can be electronically scanned.	Sen. Mitchell/Rep. Gagliardi
HB09-1143	HMO Limited Benefit Plans	Concerns the authority of a health maintenance organization to offer basic health services through a limited health benefit plan.	Rep. Swalm/Sen. Schwartz
HB09-1012	Wellness Programs	Allows insurance carriers to encourage voluntary participation in programs to promote health by offering premium discounts or a reduction in out-of-pocket costs in the small group and individual markets.	Rep. Rice/Sen. Carroll M
HB09-1252	San Luis Valley Expansion Pilot	Concerns the expansion of the "Local Access to Health Care Pilot Program Act" to allow creation of a pilot program in the San Luis Valley.	Rep. Roberts/Sen. Isgar
HB09-1338	Federal Compliance	Concerns modifications to state insurance laws to comply with recently enacted federal laws including GINA, Michelle's Law, and mental health parity.	Rep. Casso/Sen. Bacon
HB09-1349	ARRA Continuation	Concerns a special election period for the continuation of health coverage after involuntary termination from employment.	Rep. Green/Sen. Boyd

NUMBER	NAME	DESCRIPTION	SPONSORS
Consumer Information/Transparency			
HB08-1385	Consumer Guide on the Website/ Producer Commission Disclosure	Requires the Commissioner of Insurance to maintain a website that displays a consumer guide on insurance provided to the Division by health insurance carriers. Creates an exception for information that is proprietary pursuant to Colorado open records laws. Requires insurance producers to disclose financial information to consumers.	Rep. Primavera/ Sen. Schwartz
HB08-1389	Prior Approval	Requires each insurance carrier to provide certain information to the Commissioner of Insurance regarding the factors driving the costs of health care premiums.	Rep. Carroll M/Sen. Sandoval
HB08-1393	Hospital Transparency	Requires the Commissioner of Insurance to work with the Association of Hospitals to approve an information system that records charges reported by hospitals for common inpatient procedures and carrier reimbursements.	Rep. Stephens/Sen. Morris
Enforcement			
HB08-1228	Restitution	Authorizes the Commissioner of Insurance to collect restitution from insurance producers and insurance companies for wrongful acts.	Rep. Green/ Sen. Gordon
HB08-1407	Fines	Increases the penalties that the Insurance Commissioner may impose for the violation of any law, rule or order of the Commissioner. Prohibits and insurer from unreasonably relaying or denying a claim for payment of benefits by a claimant. Creates a cause of action for a claimant who is unreasonably denied insurance benefits. Allows a claimant to recover two times the actual damages sustained.	Rep. Romanoff/Sen. Gordon

For more information:

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