



**FINAL**  
**FISCAL NOTE**

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**Drafting Number:** LLS 10-0826**Date:** June 10, 2010**Prime Sponsor(s):** Rep. Apuan  
Sen. Tochtrop**Bill Status:** Signed into Law**Fiscal Analyst:** Clare Pramuk (303-866-2677)

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**TITLE:** CONCERNING THE IMPLEMENTATION OF A UNIFORM APPLICATION FORM FOR INDIVIDUAL HEALTH BENEFIT PLANS BY THE COMMISSIONER OF INSURANCE.

### Summary of Legislation

This bill requires the Commissioner of Insurance to implement an initial uniform application form for individual sickness and accident health benefit plans to be used on or after January 1, 2012. Upon receipt of an initial application form, an insurer can decide to issue coverage, request additional information, or deny coverage. If the insurer denies coverage based on the initial application form, the denial of coverage can be used for purposes of eligibility for coverage through CoverColorado. The Governor signed the bill into law on May 10, 2010, and unless a referendum petition is filed, the bill will take effect August 11, 2010.

### Assessment

The bill is assessed at no fiscal impact. The commissioner will collect information from members of the insurance industry and promulgate rules to implement an initial uniform application form. This will require review of recommendations, drafting of a regulation, a public hearing on the proposed application form, and publication and distribution of the regulation. Because the bill requires only the development of an initial application form, the fiscal note assumes this can be addressed within existing appropriations.

### Departments Contacted

Regulatory Agencies

Law