

Second Regular Session  
Sixty-seventh General Assembly  
STATE OF COLORADO

**REENGROSSED**

*This Version Includes All Amendments  
Adopted in the House of Introduction*

LLS NO. 10-0158.01 Christy Chase

**HOUSE BILL 10-1008**

**HOUSE SPONSORSHIP**

**Schafer S. and McCann,** Apuan, Frangas, Massey

**SENATE SPONSORSHIP**

**Carroll M. and Schwartz,** Boyd, Foster

**House Committees**

Health and Human Services

**Senate Committees**

**A BILL FOR AN ACT**

101 **CONCERNING A PROHIBITION AGAINST CONSIDERATION OF GENDER IN**  
102 **SETTING RATES FOR INDIVIDUAL HEALTH INSURANCE POLICIES.**

**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://www.leg.state.co.us/billsummaries>.)*

**Health Care Task Force.** The bill prohibits carriers from using gender as a basis for varying premium rates for individual health insurance policies and declares premium rates based on gender to be unfairly discriminatory.

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters indicate new material to be added to existing statute.*  
*Dashes through the words indicate deletions from existing statute.*

HOUSE  
3rd Reading Unamended  
February 18, 2010

HOUSE  
Amended 2nd Reading  
February 17, 2010

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1 *Be it enacted by the General Assembly of the State of Colorado:*

2           **SECTION 1.** 10-16-107 (1.5), Colorado Revised Statutes, is  
3 amended to read:

4           **10-16-107. Rate regulation - rules - approval of policy forms**  
5 **- benefit certificates - evidences of coverage - benefits ratio -**  
6 **disclosures on treatment of intractable pain.** (1.5) (a) Rates for an  
7 individual sickness, accident, or health insurance policy, contract,  
8 certificate, or other evidence of coverage POLICY ISSUED AS A HEALTH  
9 COVERAGE PLAN issued or delivered to any policyholder, enrollee,  
10 subscriber, or member in Colorado by an insurer subject to the provisions  
11 of part 2 of this article or an entity subject to the provisions of part 3 or  
12 4 of this article shall not be excessive, inadequate, or unfairly  
13 discriminatory to assure compliance with the requirements of this section  
14 that rates are not excessive in relation to benefits. Rates are excessive if  
15 they are likely to produce a long run profit that is unreasonably high for  
16 the insurance provided or if expenses are unreasonably high in relation to  
17 services rendered. In determining if rates are excessive, the  
18 commissioner may consider the expected filed rates in relation to the  
19 actual rates charged. Concerning inadequacy, rates are not inadequate  
20 unless clearly insufficient to sustain projected losses and expenses, or the  
21 use of such rates, if continued, will tend to create a monopoly in the  
22 market. Concerning unfair discrimination, unfair discrimination exists if,  
23 after allowing for practical limitations, price differentials fail to reflect  
24 equitably the differences in expected losses and expenses.

25           (b) NOTWITHSTANDING ANY OTHER PROVISION OF THIS ARTICLE,  
26 AN INSURER SUBJECT TO PART 2 OF THIS ARTICLE OR AN ENTITY SUBJECT

1 TO PART 3 OR 4 OF THIS ARTICLE SHALL NOT VARY THE PREMIUM RATE FOR  
2 AN INDIVIDUAL POLICY ISSUED AS A HEALTH COVERAGE PLAN DUE TO THE  
3 GENDER OF THE INDIVIDUAL POLICYHOLDER, ENROLLEE, SUBSCRIBER, OR  
4 MEMBER. ANY PREMIUM RATE BASED ON THE GENDER OF THE INDIVIDUAL  
5 POLICYHOLDER, ENROLLEE, SUBSCRIBER, OR MEMBER SHALL BE  
6 CONSIDERED UNFAIRLY DISCRIMINATORY AND SHALL NOT BE ALLOWED.

7 **SECTION 2. Act subject to petition - specified effective date**  
8 **- applicability.** (1) This act shall take effect January 1, 2011; except  
9 that, if a referendum petition is filed pursuant to section 1 (3) of article V  
10 of the state constitution against this act or an item, section, or part of this  
11 act within the ninety-day period after final adjournment of the general  
12 assembly, then the act, item, section, or part shall not take effect unless  
13 approved by the people at the general election to be held in November  
14 2010 and shall take effect on January 1, 2011, or on the date of the  
15 official declaration of the vote thereon by the governor, whichever is  
16 later.

17 (2) The provisions of this act shall apply to rates for individual  
18 health coverage plans that are issued or renewed on or after the applicable  
19 effective date of this act.