

**Second Regular Session  
Sixty-seventh General Assembly  
STATE OF COLORADO**

**PREAMENDED**

*This Unofficial Version Includes Committee  
Amendments Not Yet Adopted on Second Reading*

LLS NO. 10-0161.01 Christy Chase

**HOUSE BILL 10-1004**

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**HOUSE SPONSORSHIP**

**Massey**, Apuan, Frangas, Kerr J.

**SENATE SPONSORSHIP**

**Foster**, Boyd, Schwartz

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**House Committees**

Health and Human Services

**Senate Committees**

Health and Human Services

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**A BILL FOR AN ACT**

101 **CONCERNING STANDARDIZATION OF HEALTH INSURANCE**  
102 **INFORMATION PROVIDED TO CONSUMERS.**

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**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 requires the commissioner of insurance (commissioner) to adopt rules establishing standard formats for policy forms and explanation of benefit forms provided by health insurance carriers to consumers. The bill obligates the commissioner to seek input from the health insurance industry, consumers, and other

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 8, 2010

HOUSE  
Amended 2nd Reading  
February 4, 2010

stakeholders prior to adopting the rules. The bill requires carriers to comply with the standard format requirements starting July 1, 2011.

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

2           **SECTION 1.** Part 1 of article 16 of title 10, Colorado Revised  
3 Statutes, is amended BY THE ADDITION OF A NEW SECTION to  
4 read:

5           **10-16-137. Policy forms - explanation of benefits -**  
6 **standardization of forms - rules.** (1) THE COMMISSIONER SHALL \_\_\_  
7 CONVENE A GROUP OF STAKEHOLDERS, INCLUDING CARRIERS, PROVIDERS,  
8 AND CONSUMERS, TO DEVELOP A STANDARDIZED FORMAT FOR THE  
9 FOLLOWING REGARDING HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH  
10 INSURANCE, AND DENTAL PLANS:

11           (a) SECTION NAMES AND THE PLACEMENT OF THOSE SECTIONS IN  
12 THE POLICY FORMS ISSUED BY ALL CARRIERS; AND

13           (b) THE REQUIRED INFORMATION FOR CARRIERS TO PROVIDE ON AN  
14 EXPLANATION OF BENEFITS FORM SENT TO COVERED PERSONS OR  
15 PROVIDERS MAKING A CLAIM FOR BENEFITS UNDER A HEALTH BENEFIT  
16 PLAN, LIMITED BENEFIT HEALTH INSURANCE, OR DENTAL PLAN.

17           (2) THE COMMISSIONER SHALL ADOPT RULES AFTER CONSIDERING  
18 THE INPUT FROM CARRIERS, PROVIDERS, CONSUMERS, AND OTHER  
19 STAKEHOLDERS IN DEVELOPING THE STANDARDIZED FORMAT FOR POLICY  
20 FORMS AND EXPLANATION OF BENEFIT FORMS. THE RULES SHALL APPLY  
21 TO HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE, AND  
22 DENTAL PLANS ISSUED OR DELIVERED ON OR AFTER JANUARY 1, 2012.

23           \_\_\_ \_\_\_

24           **SECTION 2. Act subject to petition - effective date.** This act  
25 shall take effect at 12:01 a.m. on the day following the expiration of the

1 ninety-day period after final adjournment of the general assembly (August  
2 11, 2010, if adjournment sine die is on May 12, 2010); except that, if a  
3 referendum petition is filed pursuant to section 1 (3) of article V of the  
4 state constitution against this act or an item, section, or part of this act  
5 within such period, then the act, item, section, or part shall not take effect  
6 unless approved by the people at the general election to be held in  
7 November 2010 and shall take effect on the date of the official  
8 declaration of the vote thereon by the governor.