

HOUSE COMMITTEE OF REFERENCE REPORT

Chairman of Committee

April 16, 2013
Date

Committee on Health, Insurance & Environment.

After consideration on the merits, the Committee recommends the following:

HB13-1290 be amended as follows, and as so amended, be referred to the Committee of the Whole with favorable recommendation:

- 1 Amend printed bill, page 4, line 5, after "**employers**" insert "**of not more**
2 **than fifty employees**".
- 3 Page 4, line 8, strike "SMALL".
- 4 Page 4, line 9, strike "EMPLOYERS." and substitute "ANY PERSON, FIRM,
5 CORPORATION, PARTNERSHIP, OR ASSOCIATION ACTIVELY ENGAGED IN
6 BUSINESS THAT EMPLOYED AN AVERAGE OF AT LEAST ONE BUT NOT MORE
7 THAN FIFTY ELIGIBLE EMPLOYEES ON BUSINESS DAYS DURING THE
8 IMMEDIATELY PRECEDING CALENDAR YEAR."
- 9 Page 4, line 11, strike "SMALL EMPLOYERS" and substitute "ANY PERSON,
10 FIRM, CORPORATION, PARTNERSHIP, OR ASSOCIATION ACTIVELY ENGAGED
11 IN BUSINESS THAT EMPLOYED AN AVERAGE OF AT LEAST ONE BUT NOT
12 MORE THAN FIFTY ELIGIBLE EMPLOYEES ON BUSINESS DAYS DURING THE
13 IMMEDIATELY PRECEDING CALENDAR YEAR".
- 14 Page 4, line 14, strike "A SMALL EMPLOYER" and substitute "ANY PERSON,
15 FIRM, CORPORATION, PARTNERSHIP, OR ASSOCIATION ACTIVELY ENGAGED
16 IN BUSINESS THAT EMPLOYED AN AVERAGE OF AT LEAST ONE BUT NOT
17 MORE THAN FIFTY ELIGIBLE EMPLOYEES ON BUSINESS DAYS DURING THE
18 IMMEDIATELY PRECEDING CALENDAR YEAR".
- 19 Page 4, line 16, strike "THIRTY" and substitute "TWENTY".

1 Page 4, line 17, strike "FOR SMALL".

2 Page 4, line 18, strike "EMPLOYER GROUPS THAT IS".

3 Page 4, strike lines 19 through 22 and substitute:

4 "(I) ONE HUNDRED TWENTY PERCENT OF EXPECTED CLAIMS; OR
5 (II) TWENTY THOUSAND DOLLARS;".

6 Page 5, strike lines 8 and 9.

7 Renumber succeeding subsections accordingly.

8 Page 5, line 11, strike "A SMALL EMPLOYER" and substitute "ANY PERSON,
9 FIRM, CORPORATION, PARTNERSHIP, OR ASSOCIATION ACTIVELY ENGAGED
10 IN BUSINESS THAT EMPLOYED AN AVERAGE OF AT LEAST ONE BUT NOT
11 MORE THAN FIFTY ELIGIBLE EMPLOYEES ON BUSINESS DAYS DURING THE
12 IMMEDIATELY PRECEDING CALENDAR YEAR".

13 Page 5, after line 15, insert:

14 "(5) FOR EACH STOP LOSS HEALTH INSURANCE POLICY DELIVERED,
15 ISSUED FOR DELIVERY, OR ENTERED INTO, THE INSURER SHALL PREPARE A
16 SEPARATE EXHIBIT TO BE GIVEN TO THE INSURED WITH THE POLICY
17 CONTAINING AT LEAST THE FOLLOWING INFORMATION:

18 (a) THE COMPLETE COSTS FOR THE STOP LOSS HEALTH INSURANCE
19 POLICY;

20 (b) THE DATE ON WHICH THE STOP LOSS HEALTH INSURANCE
21 POLICY TAKES EFFECT AND TERMINATES, INCLUDING RENEWABILITY
22 PROVISIONS;

23 (c) THE AGGREGATE ATTACHMENT POINT AND THE SPECIFIC
24 ATTACHMENT POINT FOR THE STOP LOSS HEALTH INSURANCE POLICY;

25 (d) ANY LIMITATIONS ON COVERAGE;

26 (e) AN EXPLANATION OF MONTHLY ACCOMMODATION AND
27 DISCLOSURE ABOUT ANY MONTHLY ACCOMMODATION FEATURES
28 INCLUDED IN THE STOP LOSS HEALTH INSURANCE POLICY; AND

29 (f) A DESCRIPTION OF TERMINAL LIABILITY FUNDING, INCLUDING:

30 (I) COSTS OF PROCESSING CLAIMS BEFORE AND AFTER THE
31 TERMINATION OF THE POLICY; AND

32 (II) MAXIMUM CLAIMS LIABILITY TO THE EMPLOYER."

1 Renumber succeeding subsection accordingly.

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