

Second Regular Session  
Seventieth General Assembly  
STATE OF COLORADO

**PREAMENDED**

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

LLS NO. 16-0960.02 Christy Chase x2008

**HOUSE BILL 16-1336**

---

**HOUSE SPONSORSHIP**

**Hamner and Rankin,** Mitsch Bush

**SENATE SPONSORSHIP**

**Donovan,** Roberts

---

**House Committees**

Health, Insurance, & Environment

**Senate Committees**

---

**A BILL FOR AN ACT**

101 **CONCERNING THE CREATION OF A SINGLE GEOGRAPHIC RATING AREA**  
102 **FOR HEALTH INSURERS TO USE WHEN ESTABLISHING RATES FOR**  
103 **INDIVIDUAL HEALTH INSURANCE PLANS.**

---

**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/bills summaries>.)*

Under current law, health insurers are permitted to consider the geographic location of the policyholder when establishing health insurance rates for individual and group insurance plans.

The bill directs the commissioner of insurance to study the impacts and viability of creating a single geographic rating area, consisting of the

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.*

entire state, for purposes of determining premium rates for individual health benefit plans.

---

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

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-16-143 as  
3 follows:

4 **10-16-143. Single geographic rating area - individual plans -**  
5 **study - report - repeal.** (1) THE COMMISSIONER SHALL CONDUCT A  
6 STUDY TO DETERMINE THE IMPACTS AND VIABILITY OF ESTABLISHING A  
7 SINGLE GEOGRAPHIC AREA, CONSISTING OF THE ENTIRE STATE, FOR USE IN  
8 DETERMINING PREMIUM RATES FOR INDIVIDUAL HEALTH BENEFIT PLANS  
9 ISSUED IN THE STATE.

10 (2) UPON COMPLETION OF THE STUDY, BUT NO LATER THAN  
11 AUGUST 1, 2016, THE COMMISSIONER SHALL REPORT AND PRESENT THE  
12 COMMISSIONER'S FINDINGS AND RECOMMENDATIONS TO THE JOINT BUDGET  
13 COMMITTEE OF THE GENERAL ASSEMBLY. THE COMMISSIONER SHALL ALSO  
14 SEND THE REPORT TO THE HEALTH, INSURANCE, AND ENVIRONMENT AND  
15 THE PUBLIC HEALTH CARE AND HUMAN SERVICES COMMITTEES OF THE  
16 HOUSE OF REPRESENTATIVES AND THE HEALTH AND HUMAN SERVICES  
17 COMMITTEE OF THE SENATE OR THEIR SUCCESSOR COMMITTEES.

18 (3) THIS SECTION IS REPEALED, EFFECTIVE DECEMBER 31, 2016.

19 **SECTION 2. No appropriation.** The general assembly has  
20 determined that this act can be implemented within existing  
21 appropriations, and therefore no separate appropriation of state money is  
22 necessary to carry out the purposes of this act.

23 **SECTION 3. Safety clause.** The general assembly hereby finds,

- 1 determines, and declares that this act is necessary for the immediate
- 2 preservation of the public peace, health, and safety.