

Second Regular Session
Sixty-seventh General Assembly
STATE OF COLORADO

DRAFT
10.13.09

BILL 4

LLS NO. 10-0161.01 Christy Chase

INTERIM COMMITTEE BILL

Health Care Task Force

SHORT TITLE: "Standardized Health Ins Information"

A BILL FOR AN ACT

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

Bill Summary

(Note: This summary applies to this bill as introduced and does not necessarily reflect any amendments that may be subsequently adopted.)

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

*Capital letters indicate new material to be added to existing statute.
Dashes through the words indicate deletions from existing statute.*

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 ADOPT
7 RULES ESTABLISHING A STANDARD FORMAT FOR CARRIERS TO USE FOR
8 POLICY FORMS ISSUED OR DELIVERED IN THIS STATE THAT DESCRIBE THE
9 CONTENTS AND COVERAGE UNDER A POLICY OF SICKNESS AND ACCIDENT
10 INSURANCE, INCLUDING A HEALTH BENEFIT PLAN, LIMITED BENEFIT
11 HEALTH INSURANCE, OR A DENTAL PLAN. THE POLICY FORMS SHALL BE
12 STANDARDIZED ACCORDING TO SECTION NAMES AND THE PLACEMENT OF
13 THOSE SECTIONS IN THE POLICY FORMS ISSUED BY ALL CARRIERS. PRIOR
14 TO ADOPTING THE RULES, THE COMMISSIONER SHALL SEEK INPUT FROM
15 CARRIERS, CONSUMERS, AND OTHER STAKEHOLDERS IN DEVELOPING THE
16 STANDARDIZED FORMAT FOR POLICY FORMS. THE RULES SHALL APPLY TO
17 POLICIES OF SICKNESS AND ACCIDENT INSURANCE, INCLUDING HEALTH
18 BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE, AND DENTAL PLANS
19 ISSUED, RENEWED, OR DELIVERED ON OR AFTER JULY 1, 2011.

20 (2) THE COMMISSIONER SHALL ADOPT RULES ESTABLISHING A
21 STANDARD FORMAT FOR CARRIERS TO USE FOR AN EXPLANATION OF
22 BENEFITS FORM SENT TO COVERED PERSONS MAKING A CLAIM FOR
23 COVERED BENEFITS UNDER A POLICY OF SICKNESS AND ACCIDENT
24 INSURANCE, INCLUDING A HEALTH BENEFIT PLAN, LIMITED BENEFIT
25 HEALTH INSURANCE, OR A DENTAL PLAN. PRIOR TO ADOPTING THE RULES,
26 THE COMMISSIONER SHALL SEEK INPUT FROM CARRIERS, CONSUMERS, AND

1 OTHER STAKEHOLDERS IN DEVELOPING THE STANDARDIZED FORMAT FOR
2 EXPLANATION OF BENEFIT FORMS. THE RULES SHALL APPLY TO
3 EXPLANATION OF BENEFIT FORMS PERTAINING TO CLAIMS FOR BENEFITS
4 UNDER POLICIES OF SICKNESS AND ACCIDENT INSURANCE, INCLUDING
5 HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE, AND
6 DENTAL PLANS, SUBMITTED ON OR AFTER JULY 1, 2011.

7 **SECTION 2. Effective date.** This act shall take effect July 1,
8 2010. ~~ask task force~~

9 **SECTION 3. Safety clause.** The general assembly hereby finds,
10 determines, and declares that this act is necessary for the immediate
11 preservation of the public peace, health, and safety. ~~ask task force~~

