

**State Corporation Commission**  
**2003 Fiscal Impact Statement**

**1. Bill Number** HB2803

<b>House of Origin</b>	<input type="checkbox"/> Introduced	<input checked="" type="checkbox"/> Substitute	<input type="checkbox"/> Engrossed
<b>Second House</b>	<input type="checkbox"/> In Committee	<input type="checkbox"/> Substitute	<input type="checkbox"/> Enrolled

**2. Patron** Carrico

**3. Committee** Passed House

**4. Title** Accident and sickness insurance; claim experience.

**5. Summary/Purpose:** Entitles a policyholder that is a "large employer" as defined in subsection B of § 38.2 -3431 to receive, upon request, a summary of claims charges incurred and the amount paid with respect to those claims for the most recent 24-month period when requested in writing. The policyholder is entitled to a listing of enrollees for whom combined claims payments exceed \$50,000 for the most recent 12-month period, and for the preceding 12-month period if not previously provided with information regarding the enrollment status of these enrollees within the last 12-months. The policyholder is entitled to the total enrollment in each membership type as of the end of the most recent available 12-month period. The requested information is to be provided at the time the insurer provides claims experience according to subsection A. The record shall be made available to the policyholder within 15 days of the written request when the request is made at least 30 days prior to the date of premiums or contractual terms of the policy being amended. Personal or privileged information about an individual that is protected from disclosure under Chapter 6 (§ 38.2 -600 et seq.) of this title, or under any other applicable federal or state law or regulation is not to be disclosed. No policyholder shall be required to pay for information requested in accordance to this section. The bill applies to all policies, contracts, and plans delivered, issued for delivery, reissued, or extended on or after July 1, 2003 or at any time after the effective date when any term of any such policy, contract, or plan is changed or any premium adjustment is made.

**6. No Fiscal Impact on state agencies**

**7. Budget amendment necessary :**No

**8. Fiscal implications :**None

**9. Specific agency or political subdivisions affected :** State Corporation Commission Bureau of Insurance

**10. Technical amendment necessary :**No

**11. Other comments :**None

**Date:** 02/04/03/V.Tompkins

cc:SecretaryofCommerceandTrade