

2008 SESSION

INTRODUCED

080064716

HOUSE BILL NO. 728

Offered January 9, 2008

Prefiled January 8, 2008

A *BILL to direct the State Corporation Commission to develop a uniform group health insurance application form.*

Patron—Scott, E.T.

Referred to Committee on Commerce and Labor

Be it enacted by the General Assembly of Virginia:

1. § 1. *That the State Corporation Commission, acting through its Bureau of Insurance, by July 1, 2009, shall develop a uniform group health insurance application form. The Bureau of Insurance shall convene a work group, comprised of representatives of group health insurers, employer organizations, and the Virginia Association of Health Plans, to assist it in its development of the uniform group health insurance application form.*

A uniform group health insurance application form shall allow employers that are required to provide information to an insurer regarding their employees when applying for a group health insurance policy, to use a standardized form that group insurers may elect to accept. The development of the uniform form is intended to relieve employers from the burden of preparing separate forms for each insurer with which the employer applies for insurance or from which the employer seeks information regarding such matters as rates, coverage and availability, in instances where the insurer opts to accept or use the uniform form. The use of the uniform form by insurers and employers shall be voluntary.

The Commission, with the assistance of the work group, shall determine (i) the preprinted information, including the title, heading, backing, or other indication of contents, to be stated on the form and (ii) appropriate limitations on the use of the form, including, but not limited to, its use in obtaining rate or premium quotes, whether its use should be limited to online applications, and whether insurers that agree to use the application form be identified either on the form or on the Commission's website.

If the Commission determines that (a) existing statutory law prohibits the use of such a form, the Commission shall recommend specific amendments thereto to remove such prohibition or (b) its existing regulations prohibit the use of such a form, the Commission shall amend its regulations, pursuant to its rules of practice and procedure, to remove such prohibition.

INTRODUCED

HB728