

# 2008 SESSION

## HOUSE SUBSTITUTE

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### HOUSE BILL NO. 728

AMENDMENT IN THE NATURE OF A SUBSTITUTE  
(Proposed by the House Committee on Commerce and Labor  
on January 17, 2008)

(Patron Prior to Substitute—Delegate Scott, E.T.)

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

**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 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 regarding their employees to an insurer 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 group health insurance application form is intended to relieve employers of the burden of completing separate application 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. The use of the uniform group health insurance application form by insurers and employers shall be voluntary.

The Bureau of Insurance, 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 on the form.

Upon completion of its development of the uniform group health insurance application form, the Bureau of Insurance shall provide a copy to all insurers, along with instructions for its use.

The Bureau of Insurance shall revise, as appropriate, the uniform group health insurance application form to ensure its ongoing compliance with all applicable statutory and regulatory requirements and shall communicate to insurers any necessary changes to the uniform group health insurance application form.

For purposes of this section, "insurers" means all companies licensed in the Commonwealth to write accident and sickness insurance, all health maintenance organizations licensed in the Commonwealth, and all health services plans licensed in the Commonwealth issuing policies or contracts of accident and sickness insurance on a group basis.

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