

WISCONSIN STATE
LEGISLATURE
COMMITTEE HEARING
RECORDS

2005-06

(session year)

Assembly

(Assembly, Senate or joint)

Committee on
Insurance
(AC-In)

File Naming Example:

Record of Comm. Proceedings ... RCP

- 05hr_AC-Ed_RCP_pt01a
- 05hr_AC-Ed_RCP_pt01b
- 05hr_AC-Ed_RCP_pt02

COMMITTEE NOTICES ...

➤ Committee Hearings ... CH (Public Hearing Announcements)

➤ **

➤ Committee Reports ... CR

➤ **

➤ Executive Sessions ... ES

➤ **

➤ Record of Comm. Proceedings ... RCP

➤ **

INFORMATION COLLECTED BY COMMITTEE
CLERK FOR AND AGAINST PROPOSAL

➤ Appointments ... Appt

➤ **

Name:

➤ Clearinghouse Rules ... CRule

➤ **

➤ Hearing Records ... HR (bills and resolutions)

➤ **05hr_ab0368_AC-In_pt01**

➤ Miscellaneous ... Misc

➤ **

4/27/05 Assembly Bill 368

relating to: requiring the group insurance board to offer prepaid legal services insurance benefits to state employees and granting rule-making authority. (FE)

by Representative Schneider.

Analysis by the Legislative Reference Bureau

This bill requires the Group Insurance Board (GIB) to offer prepaid legal services insurance to participating employees in the Wisconsin Retirement System who are state employees. Usually, prepaid legal services insurance provides for full or partial payment of the costs of certain legal services, such as preventive legal services, motor vehicle legal defense services, trial defense services, and audit services. The services that are typically covered under a policy vary by plan design and contract.

Under the bill, for any prepaid legal services insurance policy offered through GIB, the insurer may impose underwriting considerations in determining the initial eligibility of persons to cover and what premiums to charge. In addition, the bill authorizes GIB to charge a fee to each insurer whose policy is offered, but the fee may not exceed the direct costs incurred by GIB in offering the policy. The bill requires the secretary of employee trust funds, with the approval of GIB, to promulgate rules for the administration of the prepaid legal services insurance program. Finally, the bill provides that the premiums for the prepaid legal services insurance are to be deducted directly from an employee's earnings and paid to the insurer.

For further information see the **state** fiscal estimate, which will be printed as an appendix to this bill.