

## WISCONSIN LEGISLATIVE COUNCIL ACT MEMO

2009 Wisconsin Act 275 [2009 Assembly Bill 699] Wellness Programs and Unfair Trade or Marketing Practices

*Current law* relating to insurance prohibits various unfair trade and marketing practices that are misleading, deceptive, unfairly discriminatory, provide an unfair inducement, or restrain competition unreasonably.

2009 Wisconsin Act 275 provides that specified unfair trade and marketing practices in current law do not apply to advertising, marketing, offering, or operating a wellness program. The Act defines "wellness program" as a program that is designed to promote health or prevent disease through a reward to insured individuals and that meets the required qualifications of wellness programs under federal law relating to prohibiting discrimination against insurance participants and beneficiaries based on a health factor.

Effective date: Act 275 takes effect on May 26, 2010.

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This memo provides a brief description of the Act. For more detailed information, consult the text of the law and related legislative documents at the Legislature's Web site at: <u>http://www.legis.state.wi.us/</u>.