

**1999 DRAFTING REQUEST**

**Assembly Amendment (AA-ASA1-AB392)**

Received: **02/29/2000**

Received By: **kahlepj**

Wanted: **Soon**

Identical to LRB:

For: **David Cullen (608) 267-9836**

By/Representing: **Rich**

This file may be shown to any legislator: **NO**

Drafter: **kahlepj**

May Contact:

Alt. Drafters:

Subject: **Insurance - miscellaneous**

Extra Copies:

**Pre Topic:**

No specific pre topic given

**Topic:**

Limit written notice for coverage denial to life and disability insurance

**Instructions:**

See Attached

**Drafting History:**

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	kahlepj 02/29/2000	chanaman 02/29/2000		_____			
/1			jfrantze 02/29/2000	_____	lrb_docadmin 02/29/2000	lrb_docadmin 02/29/2000	
/2	kahlepj 03/01/2000	chanaman 03/01/2000	kfollet 03/01/2000	_____	lrb_docadmin 03/01/2000	lrb_docadmin 03/01/2000	

FE Sent For:

<END>

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FE Sent For:		cm tt 1/2 3/1	KJF 3/1	KJF 3/1	sek/m		
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1/?	kahlepj	CMH /	2/29	Self 2/29			
FE Sent For:		2/29					<END>

Reid - Cullen's office 7-9836

simple amt to sub to AB392

in s. 631.17, limit requirement to  
life & disability insurance

do d-note explaining what this does



State of Wisconsin  
1999 - 2000 LEGISLATURE

LRBa1526  
PJK.....

*mt*

~~PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION~~  
ASSEMBLY AMENDMENT ,  
TO ASSEMBLY SUBSTITUTE AMENDMENT 1,  
TO 1999 ASSEMBLY BILL 392

*needed by  
Wad  
D-note*

1 At the locations indicated, amend the substitute amendment as follows:

2 1. Page 3, line 2: delete lines 2 and 3 and substitute:

3 *no BOP* 631.17 **Written reason for coverage denial.** (1) In this section, "disability  
4 insurance policy" has the meaning given in s. 632.895 (1)(a).

5 (2) An insurer that denies coverage under an individual or group life or  
6 disability insurance policy or a certificate of group life or disability".

7 (END)

*D-note*

**DRAFTER'S NOTE**  
**FROM THE**  
**LEGISLATIVE REFERENCE BUREAU**

LRBa1526/Edn

PJK.....

*cmr*

**Representative Cullen:**

This amendment limits the requirement to provide written reasons for denying coverage under an insurance policy to life and disability insurance (disability insurance is actually health insurance). Without this amendment, the requirement applies to all types of insurance. Placing the limit required the addition of a definition, since "disability insurance" is not defined generally for ch. 631, only for s. 631.95 (which is created in the bill).

Pamela J. Kahler  
Senior Legislative Attorney  
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**DRAFTER'S NOTE  
FROM THE  
LEGISLATIVE REFERENCE BUREAU**

LRBa1526/1dn  
PJK:cmh:jf

February 29, 2000

Representative Cullen:

This amendment limits the requirement to provide written reasons for denying coverage under an insurance policy to life and disability insurance (disability insurance is actually health insurance). Without this amendment, the requirement applies to all types of insurance. Placing the limit required the addition of a definition, since "disability insurance" is not defined generally for ch. 631, only for s. 631.95 (which is created in the bill).

Pamela J. Kahler  
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State of Wisconsin  
1999 - 2000 LEGISLATURE

LRBa1526/2  
PJK:cmh:jf

*nm in run*

ASSEMBLY AMENDMENT,  
TO ASSEMBLY SUBSTITUTE AMENDMENT 1,  
TO 1999 ASSEMBLY BILL 392

*to pay  
(w/)*

- 1
- 2
- 3
- 4
- 5
- 6
- 7

At the locations indicated, amend the substitute amendment as follows:

1. Page 3, line 2; delete lines 2 ~~to 4~~ and substitute:

*to 5*

**631.17 Written reason for coverage denial.** (1) In this section, "disability insurance policy" has the meaning given in s. 632.895 (1) (a).

(2) An insurer that denies coverage under an individual or group life or disability insurance policy or a certificate of group life or disability".

(END)

*Insert 1-6*

*Not done  
"12" boxed out*

*Insert 1-6*

1        **SECTION 8.** 631.17 of the statutes is created to read:

2        **631.17 Written reason for coverage denial.** An insurer that denies

3        coverage under an individual or group insurance policy or a certificate of group

4        insurance shall advise the applicant or proposed insured in writing of the reasons for

5        the denial.

6        **SECTION 9.** 631.95 of the statutes is created to read:

7        **631.95 Restrictions on insurance practices; domestic abuse. (1)**

8        **DEFINITIONS.** In this section:

9        (a) "Abuse" has the meaning given in s. 813.122 (1) (a).

10       (b) "Disability insurance policy" has the meaning given in s. 632.895 (1) (a).

11       (c) "Domestic abuse" has the meaning given in s. 968.075 (1) (a).

12       **(2) GENERAL PROHIBITIONS.** Except as provided in sub. (3), an insurer may not

13       do any of the following:

14       (a) Refuse to provide or renew coverage to a person, or cancel a person's

15       coverage, under an individual or group insurance policy or a certificate of group

16       insurance on the basis that the person has been, or the insurer has reason to believe

17       that the person is, a victim of abuse or domestic abuse or that a member of the

18       person's family has been, or the insurer has reason to believe that a member of the

19       person's family is, a victim of abuse or domestic abuse.

20       (b) Refuse to provide or renew coverage to an employer or other group, or cancel

21       an employer's or other group's coverage, under a group insurance policy on the basis

22       that an employe or other group member has been, or the insurer has reason to believe

23       that an employe or other group member is, a victim of abuse or domestic abuse or that

24       a member of an employe's or other group member's family has been, or the insurer

*(end of ins. 1-6)*



State of Wisconsin  
1999 - 2000 LEGISLATURE

LRBa1526/2  
PJK:cmh:jf

*nm not run*

ASSEMBLY AMENDMENT,  
TO ASSEMBLY SUBSTITUTE AMENDMENT 1,  
TO 1999 ASSEMBLY BILL 392

*today*  
*no changes*  
*D-note*

1 At the locations indicated, amend the substitute amendment as follows:

2 1. Page 3, line 2: delete lines 2 and 3 and substitute:

3 "631.17 Written reason for coverage denial. (1) In this section, "disability  
4 insurance policy" has the meaning given in s. 632.895 (1) (a).

5 (2) An insurer that denies coverage under an individual or group life or  
6 disability insurance policy or a certificate of group life or disability".

7 (END)

*D-note*  
*No changes have been made  
to this version of the amendment.*  
*PJK*

**DRAFTER'S NOTE  
FROM THE  
LEGISLATIVE REFERENCE BUREAU**

LRBa1526/2dn  
PJK:cmh:kjf

March 1, 2000

No changes have been made to this version of the amendment.

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