

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

LRB-3050/1dn  
PJK:jld:rs

August 25, 2003

From the background materials you sent, it does not appear to me that “list billing” needs to be authorized but that the definitions of “small employer insurer” and “group health benefit plan” are what your bill requester (Golden Rule) wants changed. The definitions, in conjunction with OCI’s rules, cause individual health insurance policies to be treated in the same manner as a group health insurance policy under certain circumstances, which causes Golden Rule to be subject to certain laws or regulations that apply to group policies, or insurers selling group policies, when Golden Rule sells individual health insurance policies under the practice you describe as “list billing.” Golden Rule had suggested a change to the definitions of “small employer insurer” and “group health benefit plan.” That is what I have done in this draft, which limits the treatment of individual health insurance policies as group policies to those individual policies for which the employer pays, or reimburses the employees for, the cost of the premiums for the individual policies.

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