

2009 DRAFTING REQUEST

Assembly Amendment (AA-AB100)

Received: **04/13/2009**

Received By: **pkahler**

Wanted: **As time permits**

Identical to LRB:

For: **Leah Vukmir (608) 266-9180**

By/Representing: **Dean Cady**

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

Drafter: **pkahler**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies:

Submit via email: **YES**

Requester's email: **Rep.Vukmir@legis.wisconsin.gov**

Carbon copy (CC:) to:

Pre Topic:

No specific pre topic given

Topic:

Exclude short term plans

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>
/?	pkahler 04/13/2009	nmatzke 04/13/2009		_____			
/1			nmatzke 04/13/2009	_____	cduerst 04/13/2009	cduerst 04/13/2009	

FE Sent For:

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/?	pkahler	1/14/13					

FE Sent For:

<END>

other blocks of business that have been closed for at least five years for the purpose of determining the percentage premium rate increase of any health benefit plan within the closed block of business.

AB 100 / amendment 2

INDIVIDUAL HEALTH INSURANCE POLICIES -- PREEXISTING CONDITION

EXCLUSIONS

The only concern we have with this provision is that it should not be applied to short term major medical policies. Again, we would suggest using a definition from Connecticut.

Suggested Changes:

We would like to offer the following definition used in Connecticut:

This provision does not apply to short term major medical plans, defined as short-term health insurance issued on a nonrenewable basis with a duration of twelve months or less.

AB 100 / amendment 3

INDIVIDUAL HEALTH INSURANCE POLICIES -- UNIFORM APPLICATION

We do have a concern with this provision as written. We are concerned that it will lead to the development of much longer application that what the market currently uses and therefore will be more confusing for consumers, rather than less confusing. We would suggest we use some of the similar language found in the California statutes as it relates to individual applications.

Suggested Changes:

Delete this provision and create the following language:

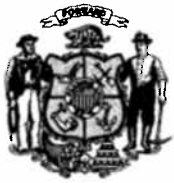
601.41 (10) APPLICATION FOR INDIVIDUAL MAJOR MEDICAL HEALTH INSURANCE POLICIES.

(a) The commissioner shall by rule develop for use by insurers a uniform application for individual major medical health insurance policies. The commissioner shall also by rule prescribe the format for the uniform application, which may not exceed 10 pages in length. The commissioner shall consult with insurers when developing the uniform application.

(b) Insurers shall have the option of accepting the uniform application or may use a company-specific application for individual major medical health insurance policies. All individual major medical health insurance policy applications that are not uniform applications must be approved for use by the commissioner. The insurance commissioner may develop rules to ensure that individual health insurance policy applications are clear and easy to understand.

(c) The commissioner shall also develop by rule a pool of health questions for the uniform application and insurers using the uniform application can only use the approved health questions in their application. Health insurers may submit additional questions to be used with the uniform applications, for approval by the commissioner. The commissioner shall consult with insurers when developing the pool of questions for the uniform application.

(d) The use of an individual major medical health insurance policy application does not limit the ability of an insurer to request or obtain additional information for underwriting purposes.



State of Wisconsin
2009 - 2010 LEGISLATURE

LRBa0196/A
PJK:.....
nwn

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION
ASSEMBLY AMENDMENT ,
TO 2009 ASSEMBLY BILL 100

(fuss)
tomorrow by
9:00

- 1 At the locations indicated, amend the bill[✓] as follows:
- 2 **1.** Page 4, line 13: delete “(ac) An” and substitute “(ac) 1. Except as provided
- 3 in subd. 2., an”[✓].
- 4 **2.** Page 4, line 16: after that line insert:[✓]
- 5 “2. Subdivision 1.[✓] does not apply to an individual major medical health
- 6 insurance policy that is not renewable and that has a specified termination date that
- 7 is less than 12 months after the original effective date.”[✓].
- 8 (END)