



**ASSEMBLY AMENDMENT 4,
TO 2009 ASSEMBLY BILL 100**

April 14, 2009 – Offered by Representative NYGREN.

1 At the locations indicated, amend the bill as follows:

2 **1.** Page 2, line 2: delete “UNIFORM APPLICATION” and substitute “APPLICATION”.

3 **2.** Page 2, line 2: after “INDIVIDUAL” insert “MAJOR MEDICAL”.

4 **3.** Page 2, line 3: delete the material beginning with that line and ending with
5 page 3, line 5, and substitute “(a) The commissioner shall by rule develop for use by
6 insurers a uniform application for individual major medical health insurance
7 policies. The commissioner shall also by rule prescribe the format for the uniform
8 application, which may not exceed 10 pages in length. The commissioner shall
9 consult with insurers when developing the uniform application.

10 (b) An insurer may use the uniform application or the insurer’s own application
11 for individual major medical health insurance policies. An insurer may not use an
12 application, other than the uniform application, unless it has been approved by the

1 commissioner. The commissioner may promulgate rules to ensure that individual
2 health insurance policy applications are clear and easy to understand.

3 (c) The commissioner shall by rule develop a pool of health questions for the
4 uniform application. Insurers using the uniform application shall use only the
5 approved health questions in an application. Insurers may submit application
6 questions to the commissioner to be used with the uniform application. The
7 commissioner shall consult with insurers when developing the pool of questions for
8 the uniform application.

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

12 (e) The commissioner shall publish a notice in the Wisconsin Administrative
13 Register stating the effective date of the rules under pars. (a), (b), and (c). If an
14 insurer chooses to use the uniform application, the insurer shall notify the
15 commissioner in writing. The commissioner shall promulgate rules to allow
16 electronic use of the uniform application. The effective date for electronic use of the
17 application may not be sooner than one year following the effective date of the
18 uniform application.

19 (f) This subsection does not apply to any of the following:

20 1. An individual disability insurance policy that is designed to provide only
21 short-term coverage.

22 2. A limited disability insurance policy or certificate marketed as other than
23 a major or comprehensive medical policy.

24 3. An individually underwritten medical plan marketed or sold only to
25 students.

