



**ASSEMBLY AMENDMENT 7,
TO 2009 ASSEMBLY BILL 100**

April 23, 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 9 pages in length. The commissioner shall consult
- 9 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
- 13 commissioner. A year after initial approval, the commissioner may review any

1 insurer's application that the commissioner has approved for use to determine if the
2 application continues to satisfy the commissioner's standards for individual health
3 insurance policy applications. The commissioner may promulgate rules to ensure
4 that individual health insurance policy applications are clear and easy to
5 understand.

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

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

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

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

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

- 1 2. A limited disability insurance policy or certificate marketed as other than
2 a major or comprehensive medical policy.
- 3 3. An individually underwritten medical plan marketed or sold only to
4 students.
- 5 4. Coverage that is only accident insurance.
- 6 5. Hospital indemnity insurance or fixed indemnity insurance or coverage only
7 for a specified disease or illness.
- 8 6. A disability insurance policy that covers only certain specified diseases or a
9 critical illness plan.
- 10 7. Individually underwritten medical plans not marketed as major medical
11 coverage.
- 12 8. Credit health insurance.
- 13 9. A disability insurance policy that covers only dental care.
- 14 10. Disability income insurance.”.
- 15 **4.** Page 5, line 13: after “(a)” insert “and (c)”.

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(END)