2009 DRAFTING REQUEST

Assembly Amendment (AA-AB100)

Received: 04/22/2009					Received By: pkahler				
Wanted: Today					Identical to LRB:				
For: John Nygren (608) 266-2343					By/Representing: Waylon Hurlburt				
This file may be shown to any legislator: NO					Drafter: pkahler				
May Contact:					Addl. Drafters:				
Subject: Insurance - miscellaneous					Extra Copies:				
Submit vi	a email: YES								
Requester's email: Rep.Nygren@legis.wisconsin.gov									
Carbon co	opy (CC:) to:								
Pre Topi	c:						And the second s		
No specific pre topic given									
Topic:									
Application form for individual major medical policies									
Instructi	ons:					***************************************			
See attach	ned								
Drafting	History:								
Vers.	<u>Drafted</u>	Reviewed	<u>Typed</u>	Proofed	Submitted	<u>Jacketed</u>	Required		
/?	pkahler 04/22/2009	wjackson 04/22/2009							
/1			phenry 04/22/200	09	mbarman 04/22/2009	mbarman 04/22/2009			
FE Sent I	For:								

<END>

2009 DRAFTING REQUEST

Assembly Amendment (AA-AB100)

FE Sent For:

Received: 04/22/2009		Received By: pkahler				
Wanted: Today		Identical to LRB:	Identical to LRB: By/Representing: Waylon Hurlburt Drafter: pkahler Addl. Drafters:			
For: John Nygren (608) 26	66-2343	By/Representing: Waylon Hurlburt				
This file may be shown to a	ny legislator: NO	Drafter: pkahler				
May Contact:		Addl. Drafters:				
Subject: Insurance -	miscellaneous	Extra Copies:				
Submit via email: YES						
Requester's email:	Rep.Nygren@legis.wisconsin.	.gov				
Carbon copy (CC:) to:						
Pre Topic:						
No specific pre topic given						
Topic:						
Application form for individ	lual major medical policies					
Instructions:						
See attached						
Drafting History:			_			
10	wiewed Typed Proofe	fed Submitted Jacketed Required				
' (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	#10				

Kahler, Pam

From:

Hurlburt1, Waylon

Sent:

Wednesday, April 22, 2009 9:14 AM

To:

Kahler, Pam Banaszynski, Matt

Cc: Subject:

Amendment Draft Request

Attachments:

AB100-AA4.pdf

Pam,

Can we get an amendment to AB 100 ready for the floor tomorrow that will change page 1, line 8 to, "not exceed 9 pages in length" and add a new section allowing OCI to review the insurers' applications after one year?



AB100-AA4.pdf (20 KB)

Thanks,

Waylon

The applications that were approved for use originally



State of Misconsin 2009 - 2010 LEGISLATURE

a 0238/1 LRBa0199/1 TJD whitead Stays

ASSEMBLY AMENDMENT (4),
TO 2009 ASSEMBLY BILL 100

of Jon (422)

2

4

5

6

8

9

10

11

12

April 14, 2009 - Offered by Representative Nygren.

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

- 1. Page 2, line 2: delete "Uniform Application" and substitute "Application".
- 3 **2.** Page 2, line 2: after "INDIVIDUAL" insert "MAJOR MEDICAL".
 - 3. Page 2, line 3: delete the material beginning with that line and ending with page 3, line 5, and substitute "(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) An insurer may use the uniform application or the insurer's own application for individual major medical health insurance policies. An insurer may not use an application other than the uniform application, unless it has been approved by the

Insert 2-1

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

- (c) The commissioner shall by rule develop a pool of health questions for the uniform application. Insurers using the uniform application shall use only the approved health questions in an application. Insurers may submit application questions to the commissioner to be used with the uniform application. The commissioner shall consult with insurers when developing the pool of questions for the uniform application.
- (d) The use by an insurer of an individual major medical health insurance policy application does not limit the ability of the insurer to request or obtain additional information for underwriting purposes.
- (e) The commissioner shall publish a notice in the Wisconsin Administrative Register stating the effective date of the rules under pars. (a), (b), and (c). If an insurer chooses to use the uniform application, the insurer shall notify the commissioner in writing. The commissioner shall promulgate rules to allow electronic use of the uniform application. The effective date for electronic use of the application may not be sooner than one year following the effective date of the uniform application.
 - (f) This subsection does not apply to any of the following:
- 1. An individual disability insurance policy that is designed to provide only short-term coverage.
- 2. A limited disability insurance policy or certificate marketed as other than a major or comprehensive medical policy.
- 3. An individually underwritten medical plan marketed or sold only to students.



- 4. Coverage that is only accident insurance.
- 5. Hospital indemnity insurance or fixed indemnity insurance or coverage only
 for a specified disease or illness.
- 6. A disability insurance policy that covers only certain specified diseases or a critical illness plan.
 - 7. Individually underwritten medical plans not marketed as major medical coverage.

(END)

- 8. Credit health insurance.
- 9. A disability insurance policy that covers only dental care.
 - 10. Disability income insurance.".

2 Just 3-10 J

6

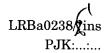
7

8

9

10

2009-2010 DRAFTING INSERT FROM THE LEGISLATIVE REFERENCE BUREAU



INSERT 2-1

A year after initial approval, the commissioner may review any insurer's application that the commissioner has approved for use to determine if the application continues to satisfy the commissioner's standards for individual health insurance policy applications.

(END OF INSERT 2-1)

INSERT 3-10

5 Page 5, line 13: after "(a)" insert "and (c)".

(END OF INSERT 3-10)