

2019 DRAFTING REQUEST

Bill

For: **Don Vruwink (608) 266-3790** Drafter: **elunder**
 By: **Kelly** Secondary Drafters:
 Date: **9/17/2018** May Contact:

Same as LRB:

Submit via email: **YES**
 Requester's email: **Rep.Vruwink@legis.wisconsin.gov**
 Carbon copy (CC) to: **erika.lunder@legis.wisconsin.gov**
tamara.dodge@legis.wisconsin.gov

Pre Topic:

No specific pre topic given

Topic:

Switching medicare supplement policies

Instructions:

See attached

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/P1	elunder 10/17/2018	kmochal 10/22/2018	mbarman 1/11/2019		Insurance
/1			dwalker 4/11/2019	mbarman 5/1/2019	Insurance

FE Sent For: *2*
not needed **<END>**

WISCONSIN LEGISLATIVE REFERENCE BUREAU

Information Services 608-266-0341—Legal Services 608-266-3561



a/17/18

Kelly

Rep. Vruwink

Medicare supplement

1/1/20 Plan F supplement

change that gets people off Plan F
of F

Plan C & F - ending - [When did these end]

preexisting condition -

* CT, Mass, NY

- switch plans regardless of preex at any time
- can't be charged more, can't be denied

[CA can switch plans - 30 days
after birthday]

not this one



State of Wisconsin
2019 - 2020 LEGISLATURE

LRB-0345/P1
EKL: klm

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

IN 10/17
DUE 10/22

AN ACT ^{General catalog} ...; relating to: changing medicare supplement policies.

Analysis by the Legislative Reference Bureau

This bill provides that a person who has an individual medicare supplement insurance policy may cancel that policy and purchase a new policy at any time. Under the bill, if a person cancels his or her individual medicare supplement policy, then the provider of that policy must allow the insured to continue coverage until the first day of the second month following the month in which the policy is cancelled. An insurer may not deny coverage under, condition the issuance of, or discriminate in the price of the replacement policy based on the health status, claims experience, receipt of health care, or medical condition of the insured.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. 632.823 of the statutes is created to read:

632.823 Annual replacement period for medicare supplement policies.

(1) Each policyholder of an individual medicare supplement policy may, at any time, cancel the policyholder's medicare supplement policy and purchase another individual medicare supplement policy with the same or lesser benefits.

(2) If a policyholder elects to purchase a replacement policy under sub. (1), the insurer whose medicare supplement policy is to be canceled shall allow the insured to maintain coverage under that medicare supplement policy until the first day of the 2nd month following the month in which the policy is canceled.

(3) An insurer providing medicare supplement policies may not deny coverage under, condition the issuance of, or discriminate in the price of the replacement policy on the basis of health status, claims experience, receipt of health care, or medical condition of an insured who elects to purchase a replacement policy under sub. (1).

SECTION 2. Effective date.

(1) This act takes effect on the first day of the 4th month beginning after publication.

(END)

Barman, Mike

From: Barman, Mike
Sent: Friday, January 11, 2019 2:45 PM
To: Lunder, Erika
Subject: RE: Request for a re-send of LRB-0345/P1

I'll re-submit it.

MB

From: Lunder, Erika <Erika.Lunder@legis.wisconsin.gov>
Sent: Friday, January 11, 2019 2:42 PM
To: Barman, Mike <Mike.Barman@legis.wisconsin.gov>
Subject: FW: Request for a re-send of LRB-0345/P1

Hi Mike,

Could you please assist with this, or tell me who to ask?

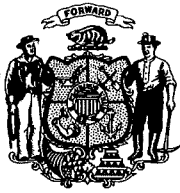
Thank you!
Erika

From: Flury, Kelley <Kelley.Flury@legis.wisconsin.gov>
Sent: Friday, January 11, 2019 2:39 PM
To: Lunder, Erika <Erika.Lunder@legis.wisconsin.gov>
Subject: Request for a re-send of LRB-0345/P1

Hi Erika,

I can't find the email with LRB-0345/P1 that was sent to Rep. Vruwink some time ago. Can you please request that it be re-sent to me?

Kelley Flury
Office of Rep. Don Vruwink
266-3790



State of Wisconsin
2019 - 2020 LEGISLATURE

1

LRB-0345/P1

EKL:klm

No
change

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

1 **AN ACT to create** 632.823 of the statutes; **relating to:** changing medicare
2 supplement policies.

Analysis by the Legislative Reference Bureau

This bill provides that a person who has an individual medicare supplement insurance policy may cancel that policy and purchase a new policy at any time. Under the bill, if a person cancels his or her individual medicare supplement policy, then the provider of that policy must allow the insured to continue coverage until the first day of the second month following the month in which the policy is cancelled. An insurer may not deny coverage under, condition the issuance of, or discriminate in the price of the replacement policy based on the health status, claims experience, receipt of health care, or medical condition of the insured.

This proposal may contain a health insurance mandate requiring a social and financial impact report under s. 601.423, stats.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

3 **SECTION 1.** 632.823 of the statutes is created to read:
4 **632.823 Replacement medicare supplement policies.** (1) Each
5 policyholder of an individual medicare supplement policy may, at any time, cancel

1 the policyholder's medicare supplement policy and purchase another individual
2 medicare supplement policy with the same or lesser benefits.

3 (2) If a policyholder elects to purchase a replacement policy under sub. (1), the
4 insurer whose medicare supplement policy is to be canceled shall allow the insured
5 to maintain coverage under that medicare supplement policy until the first day of the
6 2nd month following the month in which the policy is canceled.

7 (3) An insurer providing medicare supplement policies may not deny coverage
8 under, condition the issuance of, or discriminate in the price of the replacement policy
9 on the basis of health status, claims experience, receipt of health care, or medical
10 condition of an insured who elects to purchase a replacement policy under sub. (1).

11 **SECTION 2. Effective date.**

12 (1) This act takes effect on the first day of the 4th month beginning after
13 publication.

14 (END)

Lunder, Erika

From: Flury, Kelley
Sent: Thursday, April 11, 2019 3:14 PM
To: Lunder, Erika
Subject: Draft review: LRB -0345/P1 Medicare Supplemental Insurance
Attachments: 19-0345/P1.pdf

Hi Erika, will you please draft this as a non-preliminary bill so we can circulate it for co-sponsors.

Kelley Flury
Office of Rep. Don Vruwink

From: LRB.Legal <lrblegal@legis.wisconsin.gov>
Sent: Friday, January 11, 2019 2:46 PM
To: Rep.Vruwink <Rep.Vruwink@legis.wisconsin.gov>
Subject: Draft review: LRB -0345/P1 Medicare Supplemental Insurance

Following is the PDF version of draft LRB -0345/P1.



State of Wisconsin
2019 - 2020 LEGISLATURE

LRB-0345/P1
EKL:klm

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10 condition of an insured who elects to purchase a replacement policy under sub. (1).

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12 (1) This act takes effect on the first day of the 4th month beginning after
13 publication.

14 (END)

Barman, Mike

From: Flury, Kelley
Sent: Wednesday, May 01, 2019 11:05 AM
To: LRB.Legal
Subject: Draft Review: LRB -0345/1

Please Jacket LRB -0345/1 for the ASSEMBLY.