

Second Regular Session
Sixty-seventh General Assembly
STATE OF COLORADO

INTRODUCED

LLS NO. 10-0161.01 Christy Chase

HOUSE BILL 10-1004

HOUSE SPONSORSHIP

Massey, Apuan, Frangas, Kerr J.

SENATE SPONSORSHIP

Foster, Boyd, Schwartz

House Committees

Health and Human Services

Senate Committees

A BILL FOR AN ACT

101 CONCERNING STANDARDIZATION OF HEALTH INSURANCE
102 INFORMATION PROVIDED TO CONSUMERS.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://www.leg.state.co.us/billssummaries>.)

Health Care Task Force. The bill requires the commissioner of insurance (commissioner) to adopt rules establishing standard formats for policy forms and explanation of benefit forms provided by health insurance carriers to consumers. The bill obligates the commissioner to seek input from the health insurance industry, consumers, and other

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters indicate new material to be added to existing statute.
Dashes through the words indicate deletions from existing statute.

stakeholders prior to adopting the rules. The bill requires carriers to comply with the standard format requirements starting July 1, 2011.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** Part 1 of article 16 of title 10, Colorado Revised
3 Statutes, is amended BY THE ADDITION OF A NEW SECTION to
4 read:

5 **10-16-137. Policy forms - explanation of benefits -**
6 **standardization of forms - rules.** (1) THE COMMISSIONER SHALL ADOPT
7 RULES ESTABLISHING A STANDARD FORMAT FOR CARRIERS TO USE FOR
8 POLICY FORMS ISSUED OR DELIVERED IN THIS STATE THAT DESCRIBE THE
9 CONTENTS AND COVERAGE UNDER A HEALTH BENEFIT PLAN, LIMITED
10 BENEFIT HEALTH INSURANCE, OR A DENTAL PLAN. THE POLICY FORMS
11 SHALL BE STANDARDIZED ACCORDING TO SECTION NAMES AND THE
12 PLACEMENT OF THOSE SECTIONS IN THE POLICY FORMS ISSUED BY ALL
13 CARRIERS. PRIOR TO ADOPTING THE RULES, THE COMMISSIONER SHALL
14 SEEK INPUT FROM CARRIERS, CONSUMERS, AND OTHER STAKEHOLDERS IN
15 DEVELOPING THE STANDARDIZED FORMAT FOR POLICY FORMS. THE RULES
16 SHALL APPLY TO HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH
17 INSURANCE, AND DENTAL PLANS ISSUED, RENEWED, OR DELIVERED ON OR
18 AFTER JULY 1, 2011.

19 (2) THE COMMISSIONER SHALL ADOPT RULES ESTABLISHING A
20 STANDARD FORMAT FOR CARRIERS TO USE FOR AN EXPLANATION OF
21 BENEFITS FORM SENT TO COVERED PERSONS MAKING A CLAIM FOR
22 COVERED BENEFITS UNDER A HEALTH BENEFIT PLAN, LIMITED BENEFIT
23 HEALTH INSURANCE, OR A DENTAL PLAN. PRIOR TO ADOPTING THE RULES,
24 THE COMMISSIONER SHALL SEEK INPUT FROM CARRIERS, CONSUMERS, AND
25 OTHER STAKEHOLDERS IN DEVELOPING THE STANDARDIZED FORMAT FOR

1 EXPLANATION OF BENEFIT FORMS. THE RULES SHALL APPLY TO
2 EXPLANATION OF BENEFIT FORMS PERTAINING TO CLAIMS FOR BENEFITS
3 UNDER HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE,
4 AND DENTAL PLANS, SUBMITTED ON OR AFTER JULY 1, 2011.

5 **SECTION 2. Act subject to petition - effective date.** This act
6 shall take effect at 12:01 a.m. on the day following the expiration of the
7 ninety-day period after final adjournment of the general assembly (August
8 11, 2010, if adjournment sine die is on May 12, 2010); except that, if a
9 referendum petition is filed pursuant to section 1 (3) of article V of the
10 state constitution against this act or an item, section, or part of this act
11 within such period, then the act, item, section, or part shall not take effect
12 unless approved by the people at the general election to be held in
13 November 2010 and shall take effect on the date of the official
14 declaration of the vote thereon by the governor.