

COMMITTEE REPORT

MR. PRESIDENT:

The Senate Committee on Health and Provider Services, to which was referred House Bill No. 1372, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill be AMENDED as follows:

- 1 Page 5, line 30, delete "to the extent consistent with" and insert ",
- 2 **except that a waiver or rider used to limit coverage must include**
- 3 **the following:**
- 4 **(i) A signed acceptance of the waiver or rider by the**
- 5 **insured.**
- 6 **(ii) A specific description of the medical condition, illness,**
- 7 **or injury for which coverage is limited by the waiver or**
- 8 **rider.**
- 9 **(iii) A statement that, upon receiving a written request by**
- 10 **the insured, the insurer will review the underwriting basis**
- 11 **for the waiver or rider and shall remove the waiver or**
- 12 **rider if the evidence of insurability available to the insurer**
- 13 **at that time is satisfactory to the insurer. An insured may**
- 14 **not make a request under this item more than one (1) time**
- 15 **each year."**
- 16 Page 5, delete line 31.
- 17 Page 6, line 1, after "and" insert ",".
- 18 Page 7, line 24, after "additional" insert "**preexisting condition**".
- 19 Page 7, line 27, delete "." and insert ",".
- 20 Page 7, line 29, strike "An" and insert "**not including a waiver or**
- 21 **rider that limits coverage for a specific medical condition, illness,**

1 **or injury according to the requirements stated in section 16(5)(D)**
 2 **of this chapter. A preexisting condition".**

3 Page 8, between lines 2 and 3, begin a new line block indented and
 4 insert:

5 **"This subdivision applies only to group policies of accident**
 6 **and sickness insurance other than those described in section**
 7 **2.6(a)(1) through 2.6(a)(9) of this chapter.**

8 **(6) A provision specifying any additional exclusions or**
 9 **limitations applicable under the policy with respect to a**
 10 **disease or physical condition of a person that existed before**
 11 **the effective date of the person's coverage under the policy.**
 12 **An exclusion or limitation that must be specified in a**
 13 **provision under this subdivision:**

14 **(A) may apply only to a disease or physical condition for**
 15 **which medical advice or treatment was received by the**
 16 **person during a period of three hundred sixty-five (365)**
 17 **days before the effective date of the person's coverage; and**
 18 **(B) may not apply to a loss incurred or disability beginning**
 19 **after the earlier of the following:**

20 **(i) The end of a continuous period of three hundred**
 21 **sixty-five (365) days, beginning on or after the effective**
 22 **date of the person's coverage, during which the person**
 23 **did not receive medical advice or treatment in**
 24 **connection with the disease or physical condition.**

25 **(ii) The end of the two (2) year period beginning on the**
 26 **effective date of the person's coverage.**

27 **This subdivision applies only to group policies of accident and**
 28 **sickness insurance described in section 2.6(a)(1) through**
 29 **2.6(a)(9) of this chapter."**

30 Page 8, line 3, strike "(6)" and insert "(7)".

31 Page 8, line 11, strike "(7)" and insert "(8)".

32 Page 8, line 19, strike "(8)" and insert "(9)".

33 Page 8, line 26, strike "(9)" and insert "(10)".

34 Page 8, line 38, strike "(10)" and insert "(11)".

35 Page 9, line 13, strike "(11)" and insert "(12)".

36 Page 9, line 24, strike "(12)" and insert "(13)".

37 Page 9, line 38, strike "(13)" and insert "(14)".

38 Page 10, line 3, strike "(14)" and insert "(15)".

- 1 Page 10, line 9, strike "(15)" and insert "**(16)**".
- 2 Page 10, line 14, strike "(16)" and insert "**(17)**".
- 3 Page 10, line 38, strike "(17)" and insert "**(18)**".
- 4 Page 10, line 42, strike "(c)(7)," and insert "**(c)(8)**".
- 5 Page 10, line 42, strike "(c)(12)" and insert "**(c)(13)**".
(Reference is to HB 1372 as reprinted March 4, 1999.)

and when so amended that said bill do pass.

Committee Vote: Yeas 8, Nays 0.

Miller

Chairperson