**Insurance**

**See full summary documents for additional detail**

**H308 - Regulatory Reform Act of 2020.
Sec. 24: Allow Self-Insurers to Make Payments for an Initial Assessment Over a Period. (SL 2020-74)**

Section 24 of S.L. 2020-74 allows an individual self-insurer upon receiving its license from the North Carolina Commission of Insurance to pay its required initial assessment over a period as determined by the Board of Directors of the North Carolina Self-Insurance Security Association. Under prior law, an initial assessment had to be paid upon the receipt of an initial license by an individual self-insurer.

This section became effective July 1, 2020.

**H471 - Exempt Direct Primary Care from DOI Regs. (SL 2020-85)**

S.L. 2020-85 clarifies that medical direct primary care agreements are not subject to the provisions of Chapter 58 (Insurance) and establishes standards for medical direct primary care agreements.

This act became effective July 1, 2020.

**H902 - P&C Changes/Glob. Tranp./Prison Pilot.
Part II: Global Transpark Provisions. (SL 2020-90)**

Part II of S.L. 2020-90 modifies the application of various insurance and building code enforcement laws for privately leased or owned buildings located within the North Carolina Global TransPark.

This part became effective October 1, 2020 and applies to projects initiated or contracts entered into, renewed, or modified on or after that date.

**H1072 - GSC Technical Corrections 2020. (SL 2020-69)**

S.L. 2020-69 contains corrections of a technical nature to the General Statutes and session laws. This act also includes an amendment to provide that the register of deeds does not need to verify the capacity or authority of the person listed as the drafter of a deed or deed of trust. This act has various effective dates. Please see the full summary for more detail.

**H1080 - Revenue Laws Recommendations. (SL 2020-58)**

Session Law 2020-58 makes the following changes:

* Updates the reference to the Internal Revenue Code from January 1, 2019 to May 1, 2020.
	+ It conforms to the exclusion from gross income of any amount of indebtedness forgiven on a loan covered under the Paycheck Protection Program.
	+ It conforms to the reduction of the threshold amount for the medical expense deduction from 10% to 7.5% for 2019 and 2020 and transfers $36 million from the Medicaid Transformation Reserve to the General Fund to finance this tax reduction.
* Sets and codifies the insurance regulatory charge used to fund the Department of Insurance at 6.5%. The charge generated $47.2M in FY2018-19.
* Extends JDIG from January 1, 2021 to January 1, 2030.
* Extends the Natural Gas Economic Development Infrastructure Cost Recovery program from July 1, 2021 to July 1, 2026.
* Makes various other tax law changes recommended by the Department of Revenue and approved by the Revenue Laws Study Committee.

See full summary for effective dates.

**S217 - UI/Precinct Workers/2020 General Election. (SL 2020-71)**

S.L. 2020-71 exempts payments by county boards of elections to precinct officials for training and working on general election day in 2020 from income for purposes of unemployment insurance.

**S681 - Agency Policy Directives/2019-2020.
Sec. 16.1: Industrial Commission Use Electronic Mail to Send Decisions. (SL 2020-78)**

Sec. 16.1 of S.L. 2020-78 allows decisions and orders issued by the North Carolina Industrial Commission to be sent by electronic mail.

This section became effective July 1, 2020 and applies to decisions and orders sent on or after that date.

**S704 - COVID-19 Recovery Act .
Sec. 1.3: Unemployment Insurance Oversight Committee Recommendations. (SL 2020-3)**

Section 1.3 of S.L. 2020-3 enacts one of the four recommendations of the Joint Legislative Oversight Committee on Unemployment Insurance. It allows an unemployment insurance (UI) claimant to satisfy a work search contact by attending a reemployment activity offered by a local career center.

The section became effective July 1, 2020.

**S704 - COVID-19 Recovery Act.
Sec. 4.21: State Health Plan Premium and Debt Payment Deferral Option During Declaration of Emergency. (SL 2020-3)**

Section 4.21 of S.L. 2020-3 authorizes the State Treasurer, with approval of the Board of Trustees for the State Health Plan, to give certain members or employing units the option to defer premium or debt payment when there is a state of disaster or emergency. This section was effective retroactively to January 1, 2020.