

February 1, 2001

H 37. HEALTH BENEFIT PLAN DISCLOSURE. TO PROVIDE FOR HEALTH BENEFIT PLAN DISCLOSURE TO AND SUMMARY PLAN INFORMATION FOR PROSPECTIVE INSUREDS.

Adds new GS 58-2-240 requiring health insurers to provide every prospective applicant and prospective enrollee with a clear and concise description of coverage provided in each plan. Lists specific information that must be included, among which are: definitions of terms; brief descriptions of benefits, exclusions, and limitations; and a brief explanation of insurer and insured payment responsibilities. Makes applicable to health benefit plans delivered, issued for delivery, or renewed on or after Jan. 1, 2003.

Intro. by Nye, Nesbitt, Cunningham, Edwards, Insko.

Ref. to Insurance	GS 58
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