

February 1, 2001

**H 38. DISCLOSE PAYMENT OBLIGATIONS. TO REQUIRE INSURERS TO DISCLOSE PAYMENT OBLIGATIONS FOR COVERED SERVICES.** Adds new GS 58-3-235 to require specific notice and explanation to the insured if an insurer calculates a benefit amount through a method other than a fixed dollar co-payment. Explanation in materials provided to the insured must include (1) the steps taken to calculate the amount and the payment obligations to each party; (2) whether the health care provider has agreed not to bill the insured for amounts not covered by insurance; (3) which party is responsible for filing the claim with the insurer; and (4) whether the insured may be liable for the excess payment. Specifies the form of notice that must be provided to the insured regarding liability for payment when it is different from the stated coinsurance or copayment amount because the amount due is based on something other than actual charges. Contains severability clause. Applies to health benefit plans delivered, issued for delivery, or renewed on or after Jan. 1, 2002.

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

Ref. to Insurance	GS 58
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