

HEALTH INSURANCE BENEFIT DESIGN

2002 GENERAL SESSION

STATE OF UTAH

Sponsor: Rebecca D. Lockhart

This act modifies the Insurance Code. The act amends provisions related to Accident and Health Insurance. The act permits a carrier to offer less or different coverage than the basic benefit package, the minimum standards required by the commissioner of insurance, or any other health insurance mandate required by state law when the Department of Health offers similar coverage as part of a Medicaid waiver.

This act affects sections of Utah Code Annotated 1953 as follows:

ENACTS:

31A-22-633, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **31A-22-633** is enacted to read:

31A-22-633. Exemptions from standards.

Notwithstanding the provisions of Title 31A, Insurance Code, any accident and health insurer or health maintenance organization may offer a choice of coverage that is less or different than is otherwise required by applicable state law if:

(1) the Department of Health offers a choice of coverage as part of a Medicaid waiver under Title 26, Chapter 18, Medical Assistance Act, which includes:

(a) less or different coverage than the basic coverage;

(b) less or different coverage than is otherwise required in an insurance policy or health maintenance organization contract under applicable state law; or

(c) less or different coverage than required by Subsection 31A-22-605(4)(b); and

(2) the choice of coverage offered by the carrier is the same or similar coverage as the coverage offered by the Department of Health under Subsection (1).



Legislative Review Note
as of 1-15-02 2:53 PM

A limited legal review of this legislation raises no obvious constitutional or statutory concerns.

Office of Legislative Research and General Counsel