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H.153

Introduced by Representatives Cina of Burlington, Christensen of
Weathersfield, Cordes of Lincoln, Donahue of Northfield,
Durfee of Shaftsbury, Houghton of Essex, Lippert of
Hinesburg, and Page of Newport City

Referred to Committee on

Date:

Subject: Health; health insurance; preexisting conditions

Statement of purpose of bill as introduced: This bill proposes to prohibit
preexisting condition exclusions in comprehensive major medical health
insurance plans.

An act relating to banning preexisting condition exclusions

It is hereby enacted by the General Assembly of the State of Vermont:

Sec. 1. 8 V.S.A. § 4080 is amended to read:

§ 4080. REQUIRED POLICY PROVISIONS

(a) No ~~such~~ group insurance policy shall contain any provision relative to
notice of claim, proofs of loss, time of payment of claims, or time within which
legal action must be brought upon the policy which, in the opinion of the
Commissioner, is less favorable to the persons insured than would be permitted

1 by the provisions set forth in section 4065 of this title. In addition, each such
2 policy shall contain in substance the following provisions:

3 * * *

4 (b) A group insurance policy shall not contain any provision that excludes,
5 restricts, or otherwise limits coverage under the policy for one or more
6 preexisting health conditions.

7 Sec. 2. 33 V.S.A. § 1811(d) is amended to read:

8 (d)(1) A registered carrier shall guarantee acceptance of all individuals,
9 small employers, and employees of small employers, and each dependent of
10 such individuals and employees, for any health benefit plan offered by the
11 carrier, regardless of any outstanding premium amount a subscriber may owe
12 to the carrier for coverage provided during the previous plan year.

13 (2) A registered carrier shall not exclude, restrict, or otherwise limit
14 coverage under a health benefit plan for any preexisting health condition.

15 Sec. 3. EFFECTIVE DATE

16 This act shall take effect on January 1, 2020 and shall apply to all individual
17 and group insurance policies and health benefit plans issued on and after
18 January 1, 2020 on such date as a health insurer offers, issues, or renews the
19 policy or plan, but in no event later than January 1, 2021.