HB 1362 - AS INTRODUCED

2018 SESSION

18-2478
01/05

HOUSE BILL ***1362***

AN ACT authorizing individuals and certain businesses to purchase health insurance from out-of-state companies.

SPONSORS: Rep. Cordelli, Carr. 4; Rep. Spillane, Rock. 2; Rep. Hinch, Hills. 21; Rep. J. Edwards, Rock. 4; Rep. Fedolfi, Hills. 1; Rep. W. Marsh, Carr. 8; Rep. V. Sullivan, Hills. 16; Rep. Ferreira, Hills. 28; Sen. Bradley, Dist 3; Sen. Birdsell, Dist 19; Sen. Avard, Dist 12; Sen. French, Dist 7

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill authorizes individuals and certain businesses to purchase health insurance from out-of-state companies. The bill grants rulemaking authority to the insurance commissioner for the purposes of the bill.

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Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

18-2478
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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Eighteen

AN ACT authorizing individuals and certain businesses to purchase health insurance from out-of-state companies.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 New Chapter; Health Care Insurance From Out-of-State Insurance Companies. Amend RSA by inserting after chapter 404-I the following new chapter:

CHAPTER 404-J

HEALTH CARE INSURANCE FROM OUT-OF-STATE INSURANCE COMPANIES

404-J:1 Health Care Insurance Purchased From Out-of-State Insurance Companies Authorized; Plan Requirements.

I. In this chapter "commissioner" means the insurance commissioner.

II. An individual who is a resident of this state or an employer with under 100 employees may purchase health insurance from out-of-state health insurance carriers which are approved by the state where the carrier does business; provided that such state is a member of the National Association of Insurance Commissioners (NAIC).

404-J:2 Rulemaking. The commissioner shall adopt rules, pursuant to RSA 541-A, relative to procedures for resolution of disputes, including hearing procedures.

404-J:3 Applicability. This chapter shall not be construed to require the out-of-state insurers to offer or provide state-mandated health benefits required by New Hampshire law or rules in health insurance policies sold to New Hampshire residents.

404-J:4 Resolution of Disputes. Resolution of disputes between the insurer and the insured shall take place in New Hampshire in accordance with rules adopted by the commissioner under RSA 541-A.

2 Applicability. If the 10 essential benefits under the Patient Protection and Affordable Care Act of 2009, as amended, are changed or eliminated, an out-of-state insurance company offering health insurance plans in New Hampshire shall offer 2 plans, one of which shall be inclusive of all requirements of New Hampshire law. The insurance department shall determine to what extent any benefits under such Act have changed as certified to the secretary of state and the director of legislative services.

3 Effective Date. This act shall take effect 60 days after its passage.