

# H.F. 3818

As Introduced

Subject Redrawing Health Insurance Geographic Rating Areas

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# **Overview**

This bill requires the commissioner of commerce to redraw the geographic rating areas for individual and small employer health plans every ten years based on the most recent census. Each geographic rating area must contain the same number of persons.

# **Summary**

#### **Section Description**

# 1 Geographic rating areas.

- (a) Requires the commissioner to redraw geographic rating area boundaries for the individual health insurance market every 10 years, based on data from the United States Census Bureau, beginning in 2020. Requires the commissioner to take the total population and divide by the number of geographic rating areas, each new area containing the same number of persons.
- (b) The new geographic areas are effective for the plan year that begins January 1 of the even-numbered year following the year the census was completed.

# 2 Geographic rating area.

- (a) Requires the commissioner to redraw geographic rating area boundaries for the small employer health insurance market every 10 years, based on data from the United States Census Bureau, beginning in 2020. Requires the commissioner to take the total population and divide by the number of geographic rating areas, each new area containing the same number of persons.
- (b) The new geographic areas are effective for the plan year that begins January 1 of the even-numbered year following the year the census was completed.



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