

Subject Discontinuation of individual health plans

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Overview

This bill allows a health carrier to discontinue offering an individual health plan if the carrier provides notice to enrollees at least 90 days before coverage is discontinued, they allow enrollees to purchase another type of individual health plan, and the discontinuation is done uniformly. The bill also allows health carriers to modify coverage under certain circumstances.

Summary

Section	Description
1	Guaranteed renewal. Makes technical change.
2	Discontinuing individual health plans. Deletes requirement that individual health plans can only be discontinued if written notice is provided to the commissioner and that the commissioner can disapprove a discontinuation request.
3	Exception for uniform modification of coverage. (a) Allows a health carrier to modify an individual health plan if the modification is uniform for all individuals using the plan. Allows modification only when coverage is renewed. (b) Requires modifications under paragraph (a) to be made within a reasonable time period after a federal or state requirement is imposed and the change directly relates to a federal or state requirement that is imposed. (c) Allows other types of modifications if the plan: is offered by the same health carrier; has the network; continues to cover a majority of the same service area; has the same cost-sharing structure (except for variation due to cost and utilization of medical care and to maintain metal level); and provides the same benefits.



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