SENATE FILE NO. SF0037

Health insurance definitions.

Sponsored by: Senator(s) Emerich and Scott

A BILL

for

AN ACT relating to insurance; amending the definition of "private health benefit plan"; providing exceptions to the definition of "disability insurance"; providing for applicability; and providing for an effective date.

Be It Enacted by the Legislature of the State of Wyoming:

Section 1. W.S. 26-1-102(a)(xxxiii) and 26-5-103 by creating a new subsection (b) are amended to read:

26-1-102. Definitions.

(a) As used in this act:

(xxxiii) "Private health benefit plan" means any hospital or medical policy or certificate, major medical expense insurance, hospital or medical service plan contract or health maintenance organization subscriber contract. "Private health benefit plan" does not include accident only, credit, dental, vision, Medicare supplement, long-term care or disability income insurance, policies or certificates providing coverage for a specified disease or hospital confinement, indemnity or limited benefit health insurance, coverage issued as a supplement to liability insurance, worker's compensation or similar insurance, automobile medical payment insurance or any hospital or medical policy, major medical expense insurance, hospital or medical service plan or contract which by contract or product design is intended to provide coverage for six (6) months or less;

26-5-103. "Disability insurance" defined.

(b) Unless expressly and specifically provided by statute, the term "disability insurance" does not include any of the following:

(i) Accident only insurance;

(ii) Accidental death or dismemberment insurance;

(iii) Credit insurance;

(iv) Dental or vision care insurance;

(v) Medicare supplemental insurance as defined by section 1882(g)(i) of the federal Social Security Act;

(vi) Long-term care insurance, including nursing home fixed indemnity insurance, except if the commissioner determines that the insurance provides benefits so comprehensive that it is the equivalent of a health benefit plan and should not be exempt under this section;

(vii) Disability income or a combination of accident only and disability income insurance;

(viii) Insurance issued as a supplement to liability insurance;

(ix) Specified disease insurance;

(x) Workers' compensation insurance;

(xi) Medical payment insurance coverage provided under a motor vehicle insurance policy;

(xii) Hospital confinement indemnity insurance;

(xiii) Limited benefit insurance that is offered and marketed as supplemental health insurance and not as a substitute for hospital or medical insurance or major medical expense insurance.

Section 2. The provisions of this act shall apply to any individual or group disability insurance policy issued, delivered, issued for delivery or renewed in this state on or after July 1, 2011.

Section 3. This act is effective July 1, 2011.

(END)