

## Session 112 - (1997-1998)

### **S\*0458 (Rat #0130, Act #0070 of 1997) General Bill, By Senate Banking and Insurance**

#### **Similar (S 0260)**

A BILL TO AMEND SECTION 38-71-920, AS AMENDED, CODE OF LAWS OF SOUTH CAROLINA, 1976, RELATING TO SMALL EMPLOYER GROUP HEALTH INSURANCE AND DEFINITIONS, SO AS TO, AMONG OTHER THINGS, PROVIDE CHANGES FOR THE DEFINITIONS OF "CASE CHARACTERISTICS", "CLASS OF BUSINESS", AND "ACTUARIAL CERTIFICATION", DELETE THE DEFINITION OF "ACTUARIAL BASE RATE", AND PROVIDE DEFINITIONS FOR "NEW BUSINESS PREMIUM RATE", "BASE PREMIUM RATE", "INDEX RATE", AND RESTRICTED NETWORK PROVISION"; TO AMEND SECTION 38-71-940, AS AMENDED, RELATING TO SMALL EMPLOYER GROUP HEALTH INSURANCE PREMIUM RATES FOR HEALTH INSURANCE PLANS, RATING FACTORS, INVOLUNTARY BUSINESS CLASS TRANSFER, AND WELLNESS INCENTIVES, SO AS TO DELETE CERTAIN LANGUAGE AND PROVISIONS, AND PROVIDE, AMONG OTHER THINGS, THAT THE INDEX RATE FOR A RATING PERIOD FOR A CLASS OF BUSINESS MAY NOT EXCEED THE INDEX RATE FOR ANY OTHER CLASS OF BUSINESS BY MORE THAN TWENTY PERCENT; TO AMEND SECTION 38-71-960, AS AMENDED, RELATING TO SMALL EMPLOYER GROUP HEALTH INSURANCE AND REQUIRED DISCLOSURE IN SOLICITATION AND SALES MATERIALS, SO AS TO PROVIDE THAT IN CONNECTION WITH OFFERING ANY HEALTH INSURANCE PLANS TO SMALL EMPLOYERS, EACH SMALL EMPLOYER INSURER SHALL MAKE REASONABLE DISCLOSURE IN SOLICITATION AND SALES MATERIALS PROVIDED TO SMALL EMPLOYERS OF THE EXTENT TO WHICH PREMIUM RATES FOR A SPECIFIC SMALL EMPLOYER ARE ESTABLISHED OR ADJUSTED DUE TO CASE CHARACTERISTICS, FAMILY COMPOSITION, CLASS OF BUSINESS, AND THE CLAIM EXPERIENCE, HEALTH STATUS, OR DURATION OF COVERAGE OF THE EMPLOYEES OR DEPENDENTS OF THE SMALL EMPLOYER; TO PROVIDE THAT IF A PROVISION OF THIS ACT OR THE APPLICATION OF THE PROVISION TO ANY PERSON OR CIRCUMSTANCE IS HELD TO BE UNCONSTITUTIONAL, THE REMAINDER OF THIS ACT AND THE APPLICATION OF THE PROVISIONS OF THE ACT TO ANY PERSON OR CIRCUMSTANCE SHALL NOT BE AFFECTED; AND TO AMEND SECTION 12-6-1140, RELATING TO THE SOUTH CAROLINA INCOME TAX ACT AND DEDUCTIONS FROM INDIVIDUAL TAXABLE INCOME, SO AS TO PROVIDE A DEDUCTION FOR THE PORTION OF INSURANCE PREMIUMS NOT DEDUCTIBLE PURSUANT TO INTERNAL REVENUE CODE SECTION 162(L) BECAUSE THE "APPLICABLE PERCENTAGE" AS DEFINED IN THAT SECTION IS LESS THAN ONE HUNDRED PERCENT.-AMENDED TITLE

03/04/97	Senate	Introduced, read first time, placed on calendar without reference SJ-9
03/11/97	Senate	Read second time SJ-19
03/11/97	Senate	Ordered to third reading with notice of amendments SJ-19
03/18/97	Senate	Read third time and sent to House SJ-8
03/19/97	House	Introduced and read first time HJ-31
03/19/97	House	Referred to Committee on Labor, Commerce and Industry HJ-31
05/14/97	House	Committee report: Favorable with amendment Labor, Commerce and Industry HJ-3
05/15/97	House	Requests for debate-Rep(s). Moody-Lawrence, Scott & Neal HJ-27
05/15/97	House	Amended HJ-27
05/15/97	House	Requests for debate-Rep(s). Gourdine & M. Hines HJ-28
05/21/97	House	Requests for debate removed-Rep(s). Neal, Scott, Moody-Lawrence, M. Hines & Gourdine HJ-32
05/22/97	House	Read second time HJ-22
05/22/97	House	Unanimous consent for third reading on next legislative day HJ-87
05/23/97	House	Read third time and returned to Senate with amendments HJ-19
05/27/97	Senate	Concurred in House amendment and enrolled SJ-16
06/04/97		Ratified R 130
06/10/97		Signed By Governor
06/10/97		Effective date 06/10/97, except as otherwise specifically provided in this Act
06/24/97		Copies available
06/24/97		Act No. 70