

## Session 110 - (1993-1994)

### **H 3708 General Bill, By J.J. Bailey, R.S. Corning, J.T. McElveen, Quinn and Scott**

#### **Similar (S 0541)**

A Bill to enact the "Small Employer Health Insurance Availability Act", including amending Sections 38-71-920, Code of Laws of South Carolina, 1976, relating to definitions for small group health insurance purposes, so as to make certain changes to the definitions of "small employer" and "health insurance plan" or "plan", and to provide a definition for "late enrollee"; 38-71-730, as amended, relating to requirements for group accident, group health, and group accident and health insurance policies, so as to delete certain language and provisions, including the provision that, for groups of ten or less persons, evidence of individual insurability may be required for persons first becoming eligible for insurance after the effective date of the policy, and add certain provisions; 38-70-10, relating to definitions for the provisions of law on utilization reviews and private review agents in connection with the allocation of health care resources and services for a patient or group of patients, so as to delete certain language and provisions from the definition of "private review agent"; 38-70-15, relating to the applicability of Chapter 70 of Title 38 (Utilization Reviews and Private Review Agents), so as to provide that the Chapter applies to insurance companies, administrators of insurance benefit plans, and health maintenance organizations licensed and regulated by the Department of Insurance, and provide that such insurance companies, administrators, and health maintenance organizations are exempt from certain provisions of law; and 38-71-940, relating to small group health insurance and premium rates, rating factors, and the prohibition on the involuntary transfer of a small employer into or out of a class of business, so as to delete certain provisions, provide that small employer insurers shall not use case characteristics, other than age, gender, industry, geographic area, family composition, and group size without prior approval of the Chief Insurance Commissioner, and provide that if a small employer insurer uses industry as a case characteristic in establishing premium rates, the highest rate factor associated with any industry classification shall not exceed the lowest rate factor associated with any industry classification by more than fifteen percent; and to provide for the severability of the provisions of this Act.

**03/15/93 House Introduced and read first time HJ-5**

**03/15/93 House Referred to Committee on Labor, Commerce and Industry HJ-6**