
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 346 Session of
2013

INTRODUCED BY FOLMER, MENSCH, BROWNE, RAFFERTY, WHITE, WAUGH,
ALLOWAY AND BAKER, JANUARY 30, 2013

REFERRED TO BANKING AND INSURANCE, JANUARY 30, 2013

AN ACT

1 Authorizing the purchase of health insurance from out-of-State
2 insurers.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Foreign
7 Health Insurance Purchase Act.

8 Section 2. Definitions.

9 The following words and phrases when used in this act shall
10 have the meanings given to them in this section unless the
11 context clearly indicates otherwise:

12 "Department." The Insurance Department of the Commonwealth.

13 "Foreign insurer." Any of the following entities, if
14 licensed by another state to sell health insurance in that state
15 and if not prohibited under the laws of that state from selling
16 health insurance to the residents of this Commonwealth: an
17 insurance company, association, exchange, interinsurance
18 exchange, health maintenance organization, preferred provider

1 organization, professional health services plan corporation, a
2 hospital plan corporation, fraternal benefits society,
3 beneficial association, Lloyd's insurer or health plan
4 corporation.

5 "Health insurance." An individual or group health insurance
6 policy, subscriber contract, certificate or plan that provides
7 medical or health care coverage by a health care facility or
8 licensed health care provider.

9 Section 3. Right to purchase health insurance from foreign
10 insurers.

11 Notwithstanding any other provision of law to the contrary, a
12 resident of this Commonwealth shall have the right to purchase
13 health insurance from a foreign insurer, regardless of whether
14 the foreign insurer is licensed or in compliance with the laws
15 of this Commonwealth.

16 Section 4. Public notice.

17 The department shall publish a notice on its Internet website
18 that explains the right of a resident of this Commonwealth under
19 this act to purchase health insurance from a foreign insurer.
20 The department may include in the notice information that a
21 resident might find helpful in making a decision to purchase
22 health insurance from a foreign insurer.

23 Section 20. Effective date.

24 This act shall take effect in 60 days.