
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 905 Session of
2017

INTRODUCED BY FOLMER, MENSCH, VULAKOVICH, MARTIN, DiSANTO,
STEFANO AND BROWNE, SEPTEMBER 26, 2017

REFERRED TO BANKING AND INSURANCE, SEPTEMBER 26, 2017

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:

17 (1) an insurance company;

18 (2) an association;

- 1 (3) an exchange;
- 2 (4) an interinsurance exchange;
- 3 (5) a health maintenance organization;
- 4 (6) a preferred provider organization;
- 5 (7) a professional health services plan corporation;
- 6 (8) a hospital plan corporation;
- 7 (9) a fraternal benefits society;
- 8 (10) a beneficial association;
- 9 (11) a Lloyd's insurer; or
- 10 (12) a health plan corporation.

11 "Health insurance." An individual or group health insurance
12 policy, subscriber contract, certificate or plan that provides
13 medical or health care coverage by a health care facility or
14 licensed health care provider.

15 Section 3. Right to purchase health insurance from foreign
16 insurers.

17 Notwithstanding any other provision of law to the contrary, a
18 resident of this Commonwealth shall have the right to purchase
19 health insurance from a foreign insurer, regardless of whether
20 the foreign insurer is licensed or in compliance with the laws
21 of this Commonwealth.

22 Section 4. Public notice.

23 The department shall publish a notice on its publicly
24 accessible Internet website that explains the right of a
25 resident of this Commonwealth under this act to purchase health
26 insurance from a foreign insurer. The department may include in
27 the notice information that a resident might find helpful in
28 making a decision to purchase health insurance from a foreign
29 insurer.

30 Section 5. Effective date.

1 This act shall take effect in 60 days.