
THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 1190 Session of
2007

INTRODUCED BY FOLMER, EICHELBERGER, PICCOLA AND M. WHITE,
DECEMBER 3, 2007

REFERRED TO BANKING AND INSURANCE, DECEMBER 3, 2007

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

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

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

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

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

17 Section 4. Public notice.

18 The department shall publish a notice on its Internet website
19 that explains the right of a resident of this Commonwealth under
20 this act to purchase health insurance from a foreign insurer.

21 The department may include in the notice information that a
22 resident might find helpful in making a decision to purchase
23 health insurance from a foreign insurer.

24 Section 5. Effective date.

25 This act shall take effect in 60 days.