

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 133 Session of 2017

INTRODUCED BY BAKER, MILLARD, GREINER, RAPP, MURT, BARRAR,
KAUFFMAN, MENTZER, PHILLIPS-HILL, READSHAW, GROVE, WARD,
LAWRENCE, MARSICO, WATSON AND GABLER, JANUARY 23, 2017

REFERRED TO COMMITTEE ON INSURANCE, JANUARY 23, 2017

AN ACT

1 Amending Title 40 (Insurance) of the Pennsylvania Consolidated
2 Statutes, in general provisions, providing for right to
3 purchase health insurance sold in other states.

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

6 Section 1. Title 40 of the Pennsylvania Consolidated
7 Statutes is amended by adding a section to read:

8 § 102. Right to purchase health insurance sold in other states.

9 (a) Review.--The Insurance Commissioner shall undertake a
10 review of laws and regulations existing on the effective date of
11 this section pertaining to the business of health insurance in
12 this Commonwealth and in other states to determine how to allow
13 Pennsylvania residents the ability to purchase health insurance
14 products sold in other states by carriers not otherwise subject
15 to Pennsylvania insurance laws and regulations.

16 (b) Report.--On or before December 1, 2017, the Insurance
17 Commissioner shall submit a report to the Banking and Insurance
18 Committee of the Senate and the Insurance Committee of the House

1 of Representatives on what changes to Pennsylvania laws and
2 regulations would be necessary in order to enable Pennsylvanians
3 to purchase out-of-State health insurance products. The report
4 shall address at least the following:

5 (1) The mechanism by which the Insurance Commissioner
6 can regulate the purchase of out-of-State health insurance
7 products and the carriers offering those products in order to
8 protect Pennsylvania consumers, either through multistate
9 agreements with other states or a similar mechanism whereby
10 the Insurance Commissioner and the other states that
11 participate in the agreement delineate their respective roles
12 and responsibilities for oversight, regulation and
13 enforcement of applicable laws and rules and specify which
14 state's laws and regulations apply.

15 (2) The responsibilities of out-of-State carriers with
16 regard to informing Pennsylvania consumers about the impact
17 of purchasing a health insurance product that is regulated by
18 the laws of another state, including information about
19 whether coverages that are mandated by Pennsylvania law are
20 included in the out-of-State product, whether Pennsylvania
21 laws or restrictions on rate changes apply and whether the
22 product is more or less expensive than other products
23 regulated under Pennsylvania laws and rules.

24 (3) The barriers to allowing Pennsylvania consumers to
25 purchase out-of-State health insurance products.

26 (4) A proposed time line for implementing changes
27 necessary to enable the interstate purchase of health
28 insurance.

29 Section 2. This act shall take effect in 60 days.