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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2012

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A N A C T

RELATING TO INSURANCE -- LARGE GROUP HEALTH INSURANCE

Introduced By: Senator Maryellen Goodwin

Date Introduced: March 08, 2012

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-18.6 of the General Laws entitled "Large Group Health
2 Insurance Coverage" is hereby amended by adding thereto the following section:

3 **27-18.6-13. Package sale discounts permitted.** -- A health insurance carrier that offers
4 health insurance coverage in the large group market in this state may provide a large group that
5 purchases more than one type of insurance product offered by the carrier with a discount of up to
6 one percent (1%) of the package premium and/or fees that would otherwise be charged if these
7 products were purchased separately, provided that the discount shall be equally available to all
8 large groups purchasing coverage from the carrier. The commissioner shall approve such package
9 sale discounts without requiring additional information to be filed.

10 SECTION 2. Chapter 27-50 of the General Laws entitled "Small Employer Health
11 Insurance Availability Act" is hereby amended by adding thereto the following section:

12 **27-50-18. Package sale discounts permitted.** -- Nothing in this chapter shall be
13 construed to prevent a small employer carrier that offers health insurance coverage in the small
14 group market in this state from providing a small employer that purchases more than one type of
15 insurance product offered by the carrier with a discount of up to one percent (1%) of the package
16 premium and/or fees that would otherwise be charged if these products were purchased
17 separately, provided that the discount shall be equally available to all small employers purchasing
18 coverage from the carrier. The commissioner shall permit such package sale discounts without
19 requiring additional information to be filed.

1 SECTION 3. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- LARGE GROUP HEALTH INSURANCE

1 This act would permit a large group or small employer, when purchasing more than one
2 product offered by the carrier, to receive a discount of up to one percent (1%) of the premium or
3 fees. The discount is to be equally available to all such large groups and small employers, and
4 filed with the health insurance commissioner.

5 This act would take effect upon passage.

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