

1 State of Arkansas
2 80th General Assembly
3 Regular Session, 1995

A Bill

SENATE BILL 663

4 By: Senators Hunter and Boozman

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For An Act To Be Entitled

8 "AN ACT DIRECTING THE STATE INSURANCE COMMISSIONER TO
9 DEVELOP A HIGH-RISK HEALTH INSURANCE POOL; AND FOR OTHER
10 PURPOSES."

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Subtitle

13 "DIRECTING THE STATE INSURANCE
14 COMMISSIONER TO DEVELOP A HIGH-RISK
15 HEALTH INSURANCE POOL.

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17 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

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19 SECTION 1. After consultation with the insurance companies authorized
20 to issue health insurance policies in this state, but no later than September
21 1, 1995, the Insurance Commissioner shall establish a high-risk health
22 insurance pool, fair to the insurers and equitable to their policyholders,
23 for the apportionment among such companies of applicants for policies of
24 health insurance who are unable to procure coverage through ordinary methods.

25 (2) When the pool has been established, all of the insurance
26 companies shall subscribe, govern, and participate therein as a condition of
27 doing business in this state.

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29 SECTION 2. All provisions of this act of a general and permanent
30 nature are amendatory to the Arkansas Code of 1987 Annotated and the Arkansas
31 Code Revision Commission shall incorporate the same in the Code.

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33 SECTION 3. If any provision of this act or the application thereof to
34 any person or circumstance is held invalid, such invalidity shall not affect
35 other provisions or applications of the act which can be given effect without

1 the invalid provision or application, and to this end the provisions of this
2 act are declared to be severable.

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4 SECTION 4. All laws and parts of laws in conflict with this act are
5 hereby repealed.

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7 SECTION 5. EMERGENCY. It is hereby found and determined by the
8 General Assembly that a substantial number of Arkansans are unable to obtain
9 health insurance through ordinary means; that a high-risk health insurance
10 pool similar to the high-risk automobile insurance pool is the best method to
11 provide health care coverage to the presently uninsurable; and that this act
12 so provides and should go into effect as soon as possible so that the plan
13 may be established at the earliest date. Therefore, an emergency is hereby
14 declared to exist, and this act being immediately necessary for the
15 preservation of the public peace, health, and safety shall be in full force
16 and effect from and after its passage and approval.

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