

Stricken language would be deleted from and underlined language would be added to the law as it existed prior to this session of the General Assembly.

1 State of Arkansas  
2 83rd General Assembly  
3 Regular Session, 2001

# A Bill

HOUSE BILL 2473

4  
5 By: Representatives Hunt, Hausam

## For An Act To Be Entitled

THE "ARKANSAS HEALTH INSURANCE CONSUMER CHOICE ACT."

### Subtitle

THE "ARKANSAS HEALTH INSURANCE CONSUMER  
CHOICE ACT."

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

18 SECTION 1. This act shall be known as "The Arkansas Health Insurance  
19 Consumer Choice Act."

21 SECTION 2. (a) Every group disability insurer, hospital and medical  
22 service corporation or health maintenance organization transacting health or  
23 disability insurance in this state may offer as an option a group health  
24 policy or health insurance contract which, either in whole or in part, does  
25 not provide health benefits mandated on group health plans under state law.

26 (b) Every disability insurer transacting individual major medical  
27 insurance in this state may offer as an option an individual health insurance  
28 policy or health insurance contract which, either in whole or in part, does  
29 not provide health benefits mandated on individual major medical plans under  
30 state law.

31 (c) In each sale of health policies or health contracts in which the  
32 proposed insured has selected a health policy which, either in whole or in  
33 part, does not provide health insurance coverages mandated by state law, the  
34 group disability insurer, hospital and medical service corporation or health  
35 maintenance organization shall provide to the proposed insured a written  
36 disclosure as described in subsection (d) of this section, as well as shall

1 obtain from the proposed insured a rejection in writing that the insured has  
2 rejected a health policy or health contract providing state mandated health  
3 benefits.

4 (d) The written disclosure shall state in the written application for  
5 the health insurance or contract the following language in bold type: "You  
6 have the option to select an alternative health insurance policy or health  
7 plan which is not subject to all of the health benefits normally required in  
8 insurance policies or contracts in Arkansas. This alternative health  
9 insurance policy or contract may provide a more affordable health insurance  
10 policy for you, although at the same time, it will provide you with fewer  
11 health benefits coverages than those normally imposed on health insurance  
12 policies in Arkansas. If you select this option, please first consult with  
13 your insurance agent to discover the degree to which the alternative health  
14 insurance policy or contract does not provide health and medical benefits  
15 equal to those policies subject to state mandated health benefits. If you are  
16 eligible for a health insurance policy, your insurance agent may offer you an  
17 alternative health insurance policy or health plan not fully subject to state  
18 mandated benefits.

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