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NCOIL STRESSES NEED FOR PUBLIC EDUCATION ON DISCONTINUED INSURANCE

Washington D.C., March 10, 2013 – The NCOIL Executive Committee today unanimously approved a resolution urging public education efforts regarding discontinued health plans. The resolution follows a decision to pursue a model law at its 2012 Annual Meeting.

The resolution, approved by the NCOIL Health, Long-Term Care and Health Retirement Committee on March 8, urges the US Department of Health and Human Services, state insurance commissioners, and Health Benefit Exchanges to include information about coverage options for consumers enrolled in discontinued health insurance policies in any public education efforts related to new options relating to insurance coverage in 2014 and beyond.

NCOIL President Rep. Charles Curtiss (TN), who sponsored the resolution, said today, “People need to know what they can do if they are stuck in a discontinued health plan. Very often, as the number of people in a pool shrinks, premiums rise, and consumers confronting a major illness can be left holding the bag. Though the ACA promises to address the issue of discontinued health plans we want to make sure that people know their options.”

Beginning in 2014, significant provisions of the Affordable Care Act (ACA) will take effect that will allow consumers that have coverage in a closed block to obtain coverage elsewhere. Legislators have expressed concern that consumers may be unfamiliar with discontinued health plans, also known as “closed blocks,” and the options available to them once ACA regulations take effect in just a matter of months. The NCOIL Health, Long-Term Care and Health Retirement Committee also agreed to discuss proposals for a model law on discontinued health plans at its Summer 2013 meeting.

The NCOIL 2013 Summer Meeting will take place from July 11 through 14 in Philadelphia.

NCOIL is an organization of state legislators whose main area of public policy interest is insurance legislation and regulation. Most legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at www.ncoil.org.

For further details, please contact the NCOIL National Office at 518-687-0178 or by e-mail at eeewing@ncoil.org.

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