



HOUSE BILL 809: Third-Party Premium Payments

2015-2016 General Assembly

Committee:	Senate Re-ref to Health Care. If fav, re-ref to Insurance	Date:	July 21, 2015
Introduced by:	Reps. Avila, Lewis, Collins, Setzer	Prepared by:	Kristen Harris
Analysis of:	PCS to Second Edition H809-CSTU-23		Committee Counsel

SUMMARY: *The Proposed Committee Substitute for House Bill 809 would require that health benefit plans accept a premium payment made by the following third parties: The Ryan White HIV/AIDS program, Native American tribes or tribal organizations, State or federal government programs, and the American Kidney Fund.*

[As introduced, this bill was identical to S582, as introduced by Sen. Pate, which is currently in Senate Re-ref to Health Care. If fav, re-ref to Insurance.]

[The PCS only makes a technical correction.]

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CURRENT LAW:

Federal law requires health insurance issuers offering qualified health plans (i.e. plans eligible to be sold on the health benefit exchanges) in the individual market to accept the premium and cost-sharing payments from the following third-party entities on behalf of plan enrollees:

- Ryan White HIV/AIDS Program under title XXVI of the Public Health Service Act.
- Indian tribes, tribal organizations or urban Indian organizations.
- State and Federal Government programs. 45 C.F.R. 156.1250

BILL ANALYSIS:

The Proposed Committee Substitute for House Bill 809 would add the American Kidney Fund to the list of entities from which a health benefit plan must accept a premium payment made on behalf of a plan enrollee. The federal law applies only to qualified health plans. House Bill 809 would apply to all health benefit plans regulated by Chapter 58 of the North Carolina General Statutes.

House Bill 809 would not require a health benefit plan to accept a third-party premium payment from a health care provider.

EFFECTIVE DATE: This act becomes effective October 1, 2015, and applies to health benefit contracts issued, renewed, or amended on or after that date.

Former Staff Attorney Amy Jo Johnson substantially contributed to this summary.

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Director



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