

April 9, 2009

**H 1294. NC RISK POOL CLARIFICATIONS.** Filed 4/8/09. *TO AUTHORIZE THE NORTH CAROLINA HEALTH INSURANCE RISK POOL TO PROVIDE PREMIUM SUBSIDIES IF FUNDS ARE AVAILABLE.*

Amends GS 58-50-255(a)(5) as title indicates.

**Intro. by Dockham.**

GS 58

May 5, 2009

**H 1294. NC RISK POOL PREMIUMS/NOTICE REQUIREMENTS (NEW).** Filed 4/8/09. House committee substitute makes the following changes to 1st edition. Deletes proposed amendment to GS 58-50-255(a)(5), which allowed the board of directors of the NC Health Insurance Risk Pool (Board) to provide premium subsidies on a sliding scale basis for individuals with incomes up to 300% of the federal poverty guidelines if funds are available for this purpose and the Board deems it fiscally prudent to do so. Instead, establishes this provision as new GS 58-50-180(e)(4a).

Effective for applications for health insurance coverage made on or after October 1, 2009, enacts new GS 58-3-276 to require that an insurer provide a written notice of the existence of the NC Health Insurance Risk Pool to an applicant for individual health insurance coverage within 10 business days after determining notice is applicable to the individual because of meeting at least one of the specified eligibility requirements. Allows an insurer to issue a single notice relating to multiple applicants located at a single address provided each affected individual's name is listed separately. Allows the Commissioner of Insurance to adopt rules to implement the statute, including the form of notice. Provides definitions for *applicant*, *health insurance coverage*, and *insurer*. Makes a conforming change to the title.

May 13, 2009

**H 1294. NC RISK POOL PREMIUMS/NOTICE REQUIREMENTS.** Filed 4/8/09. House amendment makes the following changes to 2nd edition. Amends Section 1.4 of SL 2007-532 to expand the period in which a person enrolling in the Health Insurance Risk Pool is subject to six months waiting period for pre-existing conditions from within the first six months of the date that enrollment first begins into the Pool to within the first 12 months.

June 2, 2009

**H 1294. NC RISK POOL PREMIUMS/NOTICE REQUIREMENTS.** Filed 4/8/9. Senate committee substitute makes the following changes to 3rd edition. Amends proposed GS 58-50-180(e)(4a) to clarify that the NC Health Insurance Risk Pool has the power to provide premium subsidies if *federal grant* funds are available for individuals with incomes up to 300% of the federal poverty guidelines and it is fiscally prudent to do so.

June 3, 2009

**H 1294. NC RISK POOL PREMIUMS/NOTICE REQUIREMENTS.** Filed 4/8/09. Senate amendment makes the following changes to 4th edition. Deletes in proposed GS 58-3-276 that an insurer must provide written notice to an applicant for individual health insurance coverage of the existence of the NC Health Insurance Risk Pool if the insurer makes a determination that the applicant is (1) an *eligible individual* as defined in GS 58-68-60(b) or (2) eligible for the credit for health insurance costs under the Trade Adjustment Assistance Reform Act of 2002, Section 35, of the Internal Revenue Code of 1986. Makes conforming changes. Also clarifies that the insurer must provide (was, issue) notice to an applicant, when applicable.

July 13, 2009

**SL 2009-286 (H 1294). NC RISK POOL PREMIUMS/NOTICE REQUIREMENTS. AN ACT TO AUTHORIZE THE NORTH CAROLINA HEALTH INSURANCE RISK POOL TO PROVIDE PREMIUM SUBSIDIES IF FUNDS ARE AVAILABLE AND TO REQUIRE INSURERS TO NOTIFY**

*APPLICANTS FOR HEALTH INSURANCE COVERAGE ABOUT THE EXISTENCE OF THE POOL.* Summarized in *Daily Bulletin* 4/9/09, 5/5/09, 5/13/09, 6/2/09, and 6/3/09. Enacted July 10, 2009. Section 2 is effective October 1, 2009. The remainder is effective July 10, 2009.