



Roy Cooper, Governor
State of North Carolina

GOVERNOR ROY COOPER OBJECTIONS AND VETO MESSAGE:

House Bill 140, AN ACT TO APPLY DISCLOSURE AND NOTIFICATION REQUIREMENTS RELATED TO INSURER FEE SCHEDULES, CLAIMS SUBMISSION, AND REIMBURSEMENT POLICIES TO STAND ALONE DENTAL INSURANCE.

Making small loans more expensive by expanding credit insurance can drive borrowers further into debt, especially those who can least afford it. If this bill becomes law, consumers will have higher-cost loans because they will be borrowing the money to pay the credit insurance premiums. Borrowers who need short-term loans should not have to pay more for unnecessary insurance.

Therefore, I veto the bill.

A handwritten signature in cursive script that reads "Roy Cooper".

Roy Cooper
Governor

The bill, having been vetoed, is returned to the Clerk of the North Carolina House of Representatives on this the 27th day of July 2017, at 3:59 p.m. for reconsideration by that body.

The Capitol Building, Raleigh, NC 27602
Mail: 20301 Mail Service Center, Raleigh, NC 27699-0301
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~~JUL 27 2017~~
~~RECEIVED~~
RECEIVED
FROM GOVERNOR
JUL 27 2017
3:59 pm

James White

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 2017

HOUSE BILL 140
RATIFIED BILL

Almen Blessing
RECEIVED JUN 29 2017

9:10pm

AN ACT TO APPLY DISCLOSURE AND NOTIFICATION REQUIREMENTS RELATED TO INSURER FEE SCHEDULES, CLAIMS SUBMISSION, AND REIMBURSEMENT POLICIES TO STAND ALONE DENTAL INSURANCE.

The General Assembly of North Carolina enacts:

SECTION 1. G.S. 58-3-227(a) reads as rewritten:

"§ 58-3-227. Health plans fee schedules.

(a) Definitions. – As used in this section, the following terms mean:

...

- (4) Insurer. – An entity that writes a health benefit plan and that is an insurance company subject to this Chapter, a service corporation under Article 65 of this Chapter, a health maintenance organization under Article 67 of this Chapter, or a multiple employer welfare arrangement under Article 49 of this Chapter, ~~except it does not include an entity that writes stand-alone dental insurance.~~ Chapter.
- (5) Reimbursement policy. – Information relating to payment of providers and facilities including policies on the following:
- Claims bundling and other claims editing processes.
 - Recognition or nonrecognition of CPT code modifiers.
 - Downcoding of services or procedures.
 - The definition of global surgery periods.
 - Multiple surgical procedures.
 - Payment based on the relationship of procedure code to diagnosis code.
- (6) Schedule of fees. – CPT, HCPCS, ICD-9-CM codes, ICD-10-CM codes, ASA codes, modifiers, and other applicable codes for the procedures billed for that class of provider."

SECTION 2.1. G.S. 58-57-90(a) reads as rewritten:

"§ 58-57-90. Credit property insurance; personal household-property coverage.

(a) As used in this Article, the term "single interest credit property" insurance means insurance of the ~~personal household-property~~ of the debtor against loss, with the creditor as sole beneficiary; and the term "dual credit property" insurance means insurance of ~~personal household-property~~ of the debtor, with the creditor as primary beneficiary and the debtor as beneficiary of proceeds not paid to the creditor. For the purpose of this Article, "personal household property" means household furniture, ~~furnishings and furnishings~~, appliances designed for household ~~use-use~~, and other personal property of the debtor, exclusive of an automobile, not used by the debtor in a business trade or profession."

SECTION 2.2. G.S. 58-57-110 reads as rewritten:

"§ 58-57-110. Credit unemployment insurance rate standards; policy provisions.

(a) ~~Each year~~ Beginning September 1, 2018, and every third year thereafter, the Commissioner shall prescribe a minimum incurred loss ratio standard requirement to develop a



premium rate reasonable in relation to the benefits provided by credit unemployment insurance coverage. This minimum incurred loss ratio standard shall be effective on January 1 in the year after it is prescribed and shall remain in effect until a new minimum incurred loss ratio standard requirement is prescribed. The following requirements must be met:

...."

SECTION 3. This act becomes effective October 1, 2017.

In the General Assembly read three times and ratified this the 29th day of June, 2017.

Daniel J. Forest
President of the Senate

Tim Moore
Speaker of the House of Representatives

VETO
Roy Cooper

Roy Cooper
Governor

Approved _____ .m. this _____ day of _____, 2017

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