

House Passes Bill Requiring Group Health Disclosures

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House Passes Bill Requiring Group Health Disclosures

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WASHINGTON

Group health plans would be required to disclose all limitations and restrictions that could impact coverage for injuries sustained riding motorcycles, horses, or snowmobiles, or any other legal activity, under legislation passed overwhelmingly by the U.S. House.

Needing a two-thirds majority to pass under a suspension of the rules, H.R. 1253 was cleared by a 422-3 margin. An earlier version of the bill, the Health Insurance Restrictions and Limitations Clarification Act, also was approved in the House in the 110th Congress, but failed to move in the Senate.

Sponsored by Reps. Michael Burgess, R-Texas, and Bart Stupak, D-Mich., the measure is meant to address perceived gaps in Health Care Finance Administration rules promulgated in 2001 under the Health Insurance Portability and Accountability Act regarding discrimination in coverage by health plans covered under the Employee Retirement Income Security Act. According to Burgess, who is a physician, the rules "allowed continued discrimination in the form of nonpayment based upon the source of the injury."

"People are led to believe that care for a broken arm, for example, is the same regardless of how the injury happened, but in fact that is not the case," Burgess said on the House floor, specifically citing excluded coverage for injuries arising from motorized vehicles other than cars and trucks. "This is not a bill that would require anything new to be done other than people be told up front and in plain language if there are limitations on their health care policy."

Under the law, disclosures would have to be made to employers when choosing group health plans, as well as to participants prior to enrollment. The bill now moves to the U.S. Senate.

(By R.J. Lehmann, Washington bureau manager: raymond.lehmann@ambest.com)

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