HB393 INTRODUCED



1 U7K5GD-1

2 By Representatives Colvin, Kitchens, Ellis

3 RFD: Insurance

4 First Read: 27-Apr-23

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6 2023 Regular Session



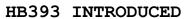
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4	SYNOPSIS:
5	This bill would authorize any person that
6	provides a health insurance plan to provide all
7	communications relating to the health insurance plan to
8	enrollees by electronic means, provided enrollees are
9	notified and may opt out of receiving communications
10	electronically.
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13	A BILL
14	TO BE ENTITLED
15	AN ACT
16	
17	Relating to health insurance; to allow health insurers
18	to communicate with enrollees regarding their health insurance
19	plan or policy by electronic means.
20	BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:
21	Section 1. (a) As used in this section, the following
22	terms have the following meanings:
23	(1) HEALTH BENEFIT PLAN. Any policy or contract for
24	health care services, including a vision or dental benefit
25	plan issued, delivered, issued for delivery, renewed in this
26	state by a health care insurer, health maintenance
27	organization, accident and sickness insurer, fraternal benefit

28 society, nonprofit hospital service corporation, nonprofit

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- 29 medical service corporation, health care service plan, or any
- 30 other individual, firm, corporation, joint venture, or other
- 31 similar business entity that pays for, purchases, or furnishes
- 32 health care services to patients, insureds, or beneficiaries
- in this state, including any entity created pursuant to
- 34 Article 6 of Chapter 4 of Title 10, Code of Alabama 1975.
- 35 (2) PLAN SPONSOR. Any person who establishes, adopts,
- or maintains a health benefit plan, including an employer.
- 37 (b) A health benefit plan may provide all
- 38 communications relating to a health benefit plan, including
- 39 any health insurance identification card, to covered
- 40 individuals of the health benefit plan by electronic means,
- 41 provided the plan sponsor has done all of the following:
- 42 (1) Provided the consent to the mailing of all
- 43 communications related to the plan by electronic means on
- 44 behalf of covered individuals enrolled in the plan to the
- 45 health benefit plan.
- 46 (2) Confirmed that the enrollee routinely uses
- 47 electronic communications on a regular basis. This may be
- 48 confirmed by the employer of an enrollee if the employer is
- 49 the plan sponsor.
- 50 (3) Notified the enrollee of the electronic
- 51 communication option and provided the enrollee with the
- 52 opportunity to opt out of delivery by electronic
- 53 communication. This notice may also be provided by the health
- 54 benefit plan.
- 55 Section 2. This act shall become effective on the first
- day of the third month following its passage and approval by





57 the Governor, or its otherwise becoming law.