

2011D06443EAZ

No. _____

AN ACT

LEGISLATIVE REFERENCE BUREAU

Limiting copayments and
coinsurances for insured medical
services.

INTRODUCED _____, 20 _____

By _____ District
NO. _____

By _____ District
NO. _____

By _____ District
NO. _____

By _____ District
NO. _____

See next page for additional co-sponsors.

Referred to Committee on

Date _____ 20 _____

Reported _____ 20 _____

As Committed-Amended

Recommendation

By Hon. _____

AN ACT

1 Limiting copayments and coinsurances for insured medical
2 services.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Fairness in
7 Copayment Act.

8 Section 2. Declaration of intent.

9 To limit the imposition of copayments and coinsurances for
10 insured medical services to no more than 30% of the total cost
11 of medical services per visit.

12 Section 3. Definitions.

13 The following words and phrases when used in this act shall
14 have the meanings given to them in this section unless the
15 context clearly indicates otherwise:

16 "Health insurance policy." An individual or group health
17 insurance policy, contract or plan which provides medical or

1 health care coverage by a health care facility or licensed
2 health care provider on an expense-incurred service or prepaid
3 basis and which is offered by or is governed under any of the
4 following:

5 (1) Section 630 of the act of May 17, 1921 (P.L.682,
6 No.284), known as The Insurance Company Law of 1921.

7 (2) The act of December 29, 1972 (P.L.1701, No.364),
8 known as the Health Maintenance Organization Act.

9 (3) 40 Pa.C.S. Ch. 61 (relating to hospital plan
10 corporations).

11 (4) 40 Pa.C.S. Ch. 63 (relating to professional health
12 services plan corporations).

13 (5) 40 Pa.C.S. Ch. 67 (relating to beneficial
14 societies).

15 Section 4. Mandated coverage.

16 A health insurance policy which is delivered, issued for
17 delivery, renewed, extended or modified in this Commonwealth by
18 a health care insurer shall not impose a copayment or
19 coinsurance that exceeds 30% of the total reimbursement to the
20 care provider for medical services to its enrollees per visit.

21 Section 5. Applicability.

22 This act shall apply to:

23 (1) Insurance policies.

24 (2) Subscriber contracts and group certificates issued
25 under any group master policy delivered or issued for
26 delivery on or after the effective date of this act.

27 (3) Renewals of contracts on a renewal date which is on
28 or after the effective date of this act.

29 Section 6. Effective date.

30 This act shall take effect in 60 days.