

First Regular Session
Seventy-first General Assembly
STATE OF COLORADO

INTRODUCED

LLS NO. 17-0844.01 Kristen Forrestal x4217

SENATE BILL 17-104

SENATE SPONSORSHIP

Donovan,

HOUSE SPONSORSHIP

(None),

Senate Committees

Business, Labor, & Technology

House Committees

A BILL FOR AN ACT

101 CONCERNING THE REQUIREMENT THAT A HEALTH INSURANCE CARRIER
102 OFFER A CATASTROPHIC PLAN IN CERTAIN GEOGRAPHIC RATING
103 AREAS.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)

The bill requires a health insurance carrier to offer and issue a catastrophic health insurance plan to eligible individuals who are under 30 years of age in certain geographic rating areas for a minimum of 3 years.

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters indicate new material to be added to existing statute.
Dashes through the words indicate deletions from existing statute.

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, 10-16-105, **add** (9)
3 as follows:

4 **10-16-105. Rate filing regulation - benefits ratio - catastrophic**
5 **plans - rules - definitions.** (9) (a) A CARRIER THAT OFFERS AN
6 INDIVIDUAL HEALTH BENEFIT PLAN IN THE EAST GEOGRAPHIC RATING
7 AREA, THE WEST GEOGRAPHIC RATING AREA, OR GEOGRAPHIC RATING
8 AREA FIVE SHALL OFFER A CATASTROPHIC PLAN FOR A MINIMUM OF THREE
9 YEARS IN THESE AREAS AND SHALL ISSUE A CATASTROPHIC PLAN TO ANY
10 ELIGIBLE INDIVIDUAL RESIDING IN THE GEOGRAPHIC RATING AREA WHO
11 APPLIES FOR THE CATASTROPHIC PLAN AND AGREES TO THE REQUIRED
12 PREMIUM PAYMENTS.

13 (b) FOR THE PURPOSES OF THIS SUBSECTION (9):

14 (I) "EAST GEOGRAPHIC RATING AREA" MEANS ALAMOSA, BACA,
15 BENT, CHAFFEE, CHEYENNE, CONEJOS, COSTILLA, CROWLEY, CUSTER, EL
16 PASO, FREMONT, HUERFANO, KIOWA, KIT CARSON, LAS ANIMAS,
17 LINCOLN, LOGAN, MINERAL, MORGAN, OTERO, PHILLIPS, PROWERS, RIO
18 GRANDE, SAGUACHE, SEDGEWICK, TELLER, WASHINGTON, AND YUMA
19 COUNTIES.

20 (II) "GEOGRAPHIC RATING AREA FIVE" MEANS MESA COUNTY.

21 (III) "WEST GEOGRAPHIC RATING AREA" MEANS ARCHULETA,
22 DELTA, DOLORES, EAGLE, HINSDALE, GARFIELD, GRAND, GUNNISON,
23 JACKSON, LAKE, LA PLATA, MOFFAT, MONTEZUMA, MONTROSE, OURAY,
24 PITKIN, RIO BLANCO, ROUTT, SAN JUAN, SAN MIGUEL, AND SUMMIT
25 COUNTIES.

26 **SECTION 2. Act subject to petition - effective date.** This act

1 takes effect January 1, 2018; except that, if a referendum petition is filed
2 pursuant to section 1 (3) of article V of the state constitution against this
3 act or an item, section, or part of this act within the ninety-day period
4 after final adjournment of the general assembly, then the act, item,
5 section, or part will not take effect unless approved by the people at the
6 general election to be held in November 2018 and, in such case, will take
7 effect on January 1, 2019, or on the date of the official declaration of the
8 vote thereon by the governor, whichever is later.