

First Regular Session  
Seventy-fifth General Assembly  
STATE OF COLORADO

INTRODUCED

LLS NO. 25-0311.01 Kristen Forrestal x4217

SENATE BILL 25-010

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SENATE SPONSORSHIP

**Mullica and Pelton B.,**

HOUSE SPONSORSHIP

**Brown,**

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Senate Committees  
Health & Human Services

House Committees

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A BILL FOR AN ACT

101 CONCERNING ELECTRONIC COMMUNICATIONS IN HEALTH CARE.

**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>.)*

Subject to specific requirements, the bill allows a notice to a party or other document required by law in an insurance transaction or that is to serve as evidence of health insurance coverage to be delivered, stored, and presented by electronic means if the electronic means meet the requirements of the "Uniform Electronic Transactions Act". The delivery of a notice or document by electronic means is considered the equivalent to and has the same effect as any other delivery method required by law. The bill requires health insurance carriers to deliver paper

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters or bold & italic numbers indicate new material to be added to existing law.*  
*Dashes through the words or numbers indicate deletions from existing law.*

communications to individuals that may not have consistent access to the internet and to any individuals that may elect to receive paper communications upon request.

An insurance producer is not subject to civil liability for any harm or injury that occurs because of a party's election to receive any notice or document by electronic means or by a carrier's failure to deliver or a party's failure to receive a notice or document by electronic means.

A carrier may mail, deliver, or, if the carrier obtains separate, specific consent, post on the carrier's website a health coverage plan and an endorsement that does not contain personal identifying information. If the carrier elects to post a health coverage plan and an endorsement on the carrier's website in lieu of mailing or delivering the health coverage plan and endorsement, the carrier shall comply with certain conditions.

The commissioner of insurance is required to adopt rules to implement the bill.

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

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-16-170 as  
3 follows:

4 **10-16-170. Delivery of notices and documents by electronic**  
5 **means - definitions - consent required - withdrawal of consent -**  
6 **employers - immunity from liability - posting of plans and**  
7 **endorsements on carrier website - applicability - rules. (1) AS USED**  
8 IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE REQUIRES:

9 (a) "DELIVERED BY ELECTRONIC MEANS" MEANS:

10 (I) DELIVERY TO AN ELECTRONIC MAIL ADDRESS AT WHICH A  
11 PARTY HAS CONSENTED TO RECEIVE NOTICES OR DOCUMENTS; OR

12 (II) POSTING ON AN ELECTRONIC NETWORK OR SITE ACCESSIBLE  
13 VIA THE INTERNET, A MOBILE APPLICATION, A COMPUTER, A MOBILE  
14 DEVICE, A TABLET, OR ANY OTHER ELECTRONIC DEVICE, TOGETHER WITH  
15 SEPARATE NOTICE OF THE POSTING PROVIDED BY ELECTRONIC MAIL TO THE  
16 ADDRESS AT WHICH THE PARTY HAS CONSENTED TO RECEIVE NOTICE OR BY  
17 ANY OTHER DELIVERY METHOD THAT HAS BEEN CONSENTED TO BY THE

1 PARTY. THE SEPARATE NOTICE OF THE POSTING MUST CONTAIN THE  
2 INTERNET ADDRESS AT WHICH THE DOCUMENTS ARE POSTED, AND  
3 DELIVERY IS EFFECTIVE UPON THE POSTING OR THE ACTUAL DELIVERY OF  
4 THE SEPARATE NOTICE OF THE POSTING, WHICHEVER OCCURS LATER.

5 (b) "PARTY" MEANS A RECIPIENT OF A NOTICE OR DOCUMENT  
6 REQUIRED AS PART OF AN INSURANCE TRANSACTION, INCLUDING AN  
7 APPLICANT FOR HEALTH INSURANCE COVERAGE, A COVERED PERSON, A  
8 POLICYHOLDER, OR AN ANNUITY CONTRACT HOLDER.

9 (2) (a) NOTWITHSTANDING ANY PROVISION OF THIS ARTICLE 16 TO  
10 THE CONTRARY, SUBJECT TO THE REQUIREMENTS OF THIS SECTION, A  
11 NOTICE TO A PARTY OR OTHER DOCUMENT REQUIRED BY LAW IN AN  
12 INSURANCE TRANSACTION OR THAT IS TO SERVE AS EVIDENCE OF HEALTH  
13 INSURANCE COVERAGE MAY BE DELIVERED, STORED, AND PRESENTED BY  
14 ELECTRONIC MEANS IF THE ELECTRONIC MEANS MEET THE REQUIREMENTS  
15 OF THE "UNIFORM ELECTRONIC TRANSACTIONS ACT", ARTICLE 71.3 OF  
16 TITLE 24.

17 (b) THE DELIVERY OF A NOTICE OR DOCUMENT IN ACCORDANCE  
18 WITH THIS SECTION IS CONSIDERED THE EQUIVALENT TO AND HAS THE  
19 SAME EFFECT AS ANY DELIVERY METHOD REQUIRED BY LAW, INCLUDING  
20 DELIVERY BY FIRST-CLASS MAIL, FIRST-CLASS MAIL WITH POSTAGE  
21 PREPAID, CERTIFIED MAIL, CERTIFICATE OF MAIL, OR CERTIFICATE OF  
22 MAILING.

23 (3) A NOTICE OR DOCUMENT MAY BE DELIVERED BY ELECTRONIC  
24 MEANS BY A CARRIER TO A PARTY PURSUANT TO THIS SECTION IF:

25 (a) THE PARTY HAS AFFIRMATIVELY CONSENTED ELECTRONICALLY,  
26 OR CONFIRMED CONSENT ELECTRONICALLY, IN A MANNER THAT  
27 REASONABLY DEMONSTRATES THAT THE PARTY CAN ACCESS INFORMATION

1 IN THE ELECTRONIC FORM THAT WILL BE USED FOR NOTICES OR  
2 DOCUMENTS DELIVERED BY ELECTRONIC MEANS TO WHICH THE PARTY HAS  
3 GIVEN CONSENT, AND THE PARTY HAS NOT WITHDRAWN THE CONSENT;  
4 AND

5 (b) BEFORE THE PARTY CONSENTS, THE CARRIER PROVIDES THE  
6 PARTY A CLEAR AND CONSPICUOUS STATEMENT INFORMING THE PARTY OF:

7 (I) THE HARDWARE AND SOFTWARE REQUIREMENTS FOR ACCESS  
8 TO AND RETENTION OF A NOTICE OR DOCUMENT DELIVERED BY  
9 ELECTRONIC MEANS;

10 (II) THE TYPES OF NOTICES AND DOCUMENTS TO WHICH THE  
11 PARTY'S CONSENT APPLIES;

12 (III) THE RIGHT OF THE PARTY TO WITHDRAW CONSENT AT ANY  
13 TIME, AT NO CHARGE, AND ANY CONDITIONS OR CONSEQUENCES TO BE  
14 IMPOSED IN THE EVENT CONSENT IS WITHDRAWN;

15 (IV) THE PROCEDURES A PARTY MUST FOLLOW TO WITHDRAW  
16 CONSENT, WHICH PROCEDURES MUST BE NO MORE BURDENSOME THAN THE  
17 PROCEDURES REQUIRED TO PROVIDE CONSENT, TO HAVE A NOTICE OR  
18 DOCUMENT DELIVERED BY ELECTRONIC MEANS, OR TO UPDATE THE  
19 PARTY'S ELECTRONIC MAIL ADDRESS; AND

20 (V) THE PARTY'S RIGHT TO HAVE ANY NOTICE OR DOCUMENT  
21 DELIVERED IN PAPER FORM UPON REQUEST.

22 (4) (a) NOTWITHSTANDING SUBSECTION (3) OF THIS SECTION, AN  
23 EMPLOYER OFFERING A HEALTH COVERAGE PLAN MAY, ON BEHALF OF A  
24 COVERED PERSON ENROLLED IN THE PLAN, PROVIDE CONSENT TO THE  
25 MAILING OF ALL COMMUNICATIONS RELATED TO THE PLAN BY ELECTRONIC  
26 MEANS IF, BEFORE CONSENTING ON BEHALF OF A COVERED PERSON, AN  
27 EMPLOYER HAS:

1 (I) CONFIRMED THAT THE COVERED PERSON ROUTINELY USES  
2 ELECTRONIC COMMUNICATIONS DURING THE NORMAL COURSE OF  
3 EMPLOYMENT AND IS ABLE TO ACCESS AND RETAIN ELECTRONIC  
4 COMMUNICATIONS THAT MAY BE DELIVERED BY THE CARRIER; AND

5 (II) INFORMED THE COVERED PERSON THAT THE CONSENT WILL BE  
6 PROVIDED AND NOTICES AND DOCUMENTS RELATED TO THE PLAN MAY BE  
7 DELIVERED TO THE COVERED PERSON'S WORK ELECTRONIC MAIL ADDRESS  
8 UNLESS THE COVERED PERSON AFFIRMATIVELY OPTS OUT OF DELIVERY BY  
9 ELECTRONIC MEANS OR PROVIDES AN ALTERNATIVE ELECTRONIC MAIL  
10 ADDRESS.

11 (b) THE CARRIER FOR THE HEALTH COVERAGE PLAN SHALL:

12 (I) PROVIDE THE COVERED PERSON WITH A CLEAR AND  
13 CONSPICUOUS STATEMENT INFORMING THE COVERED PERSON OF:

14 (A) THE TYPES OF NOTICES AND DOCUMENTS THAT MAY BE  
15 DELIVERED TO THE COVERED PERSON BY ELECTRONIC MEANS;

16 (B) THE RIGHT OF THE COVERED PERSON TO WITHDRAW CONSENT  
17 TO HAVE A NOTICE OR DOCUMENT DELIVERED BY ELECTRONIC MEANS AT  
18 ANY TIME WITHOUT CHARGE;

19 (C) THE PROCEDURES THE COVERED PERSON MUST FOLLOW TO  
20 WITHDRAW CONSENT TO HAVE A NOTICE OR DOCUMENT DELIVERED BY  
21 ELECTRONIC MEANS AND TO UPDATE THE COVERED PERSON'S ELECTRONIC  
22 MAIL ADDRESS; AND

23 (D) THE RIGHT OF THE COVERED PERSON TO HAVE ANY NOTICE OR  
24 DOCUMENT DELIVERED, UPON REQUEST, IN PAPER FORM FREE OF CHARGE;  
25 AND

26 (II) PROVIDE THE COVERED PERSON AN OPPORTUNITY TO OPT OUT  
27 OF DELIVERY BY ELECTRONIC MEANS.

1 (5) A CARRIER THAT RECEIVES A PARTY'S CONSENT FOR THE  
2 DELIVERY OF NOTICES OR DOCUMENTS BY ELECTRONIC MEANS SHALL  
3 ENSURE THAT THE APPLICABLE PROVISIONS OF THE CONDITIONS UNDER  
4 THE "UNIFORM ELECTRONIC TRANSACTIONS ACT", ARTICLE 71.3 OF TITLE  
5 24, ARE SATISFIED, AS REQUIRED BY SUBSECTION (2)(a) OF THIS SECTION.

6 (6) (a) WHEN A NOTICE OR DOCUMENT IS PROVIDED  
7 ELECTRONICALLY TO A PARTY PURSUANT TO THIS SECTION, A CARRIER  
8 SHALL APPRISE THE PARTY OF THE SIGNIFICANCE OF THE NOTICE OR  
9 DOCUMENT, WHEN IT IS NOT OTHERWISE REASONABLY EVIDENT, AND OF  
10 THE RIGHT TO REQUEST AND OBTAIN A PAPER VERSION OF THE NOTICE OR  
11 DOCUMENT.

12 (b) A CARRIER SHALL TAKE ALL REASONABLE MEASURES TO  
13 ENSURE THAT DELIVERY BY ELECTRONIC MEANS PURSUANT TO THIS  
14 SECTION RESULTS IN THE PARTY'S RECEIPT OF THE NOTICE OR DOCUMENT.

15 (7) AFTER A PARTY GIVES CONSENT FOR THE DELIVERY OF NOTICES  
16 AND DOCUMENTS BY ELECTRONIC MEANS, IF A CHANGE IN THE HARDWARE  
17 OR SOFTWARE REQUIREMENTS NEEDED TO ACCESS OR RETAIN A NOTICE OR  
18 DOCUMENT CREATES A MATERIAL RISK THAT THE PARTY WILL NOT BE  
19 ABLE TO ACCESS OR RETAIN A NOTICE OR DOCUMENT TO WHICH THE  
20 CONSENT APPLIES, THE CARRIER SHALL NOT DELIVER THE NOTICE OR  
21 DOCUMENT BY ELECTRONIC MEANS UNLESS THE CARRIER COMPLIES WITH  
22 SUBSECTION (3) OF THIS SECTION AND PROVIDES THE PARTY A STATEMENT  
23 THAT DESCRIBES:

24 (a) THE REVISED HARDWARE AND SOFTWARE REQUIREMENTS FOR  
25 ACCESS TO AND RETENTION OF A NOTICE OR DOCUMENT DELIVERED BY  
26 ELECTRONIC MEANS; AND

27 (b) THE RIGHT OF THE PARTY TO WITHDRAW CONSENT WITHOUT

1 THE IMPOSITION OF ANY CONDITION OR CONSEQUENCE THAT WAS NOT  
2 DISCLOSED AT THE TIME OF INITIAL CONSENT.

3 (8) (a) THIS SECTION DOES NOT AFFECT REQUIREMENTS RELATED  
4 TO THE CONTENT OR TIMING OF ANY NOTICE OR DOCUMENT REQUIRED BY  
5 ANY OTHER APPLICABLE LAW.

6 (b) IF ANOTHER APPLICABLE LAW EXPRESSLY REQUIRES A  
7 CONFIRMATION OF RECEIPT OF A NOTICE OR DOCUMENT, THE NOTICE OR  
8 DOCUMENT MAY BE DELIVERED BY ELECTRONIC MEANS ONLY IF THE  
9 METHOD USED PROVIDES FOR ACTIVE CONFIRMATION OF RECEIPT BY THE  
10 RECIPIENT.

11 (c) THIS SECTION DOES NOT APPLY TO A NOTICE OR DOCUMENT  
12 THAT A CARRIER DELIVERED BY ELECTRONIC MEANS BEFORE THE  
13 EFFECTIVE DATE OF THIS SECTION TO A PARTY WHO, BEFORE THAT DATE,  
14 CONSENTED TO RECEIVE THE NOTICE OR DOCUMENT BY ELECTRONIC  
15 MEANS AS OTHERWISE ALLOWED BY LAW.

16 (d) THE LEGAL EFFECTIVENESS, VALIDITY, OR ENFORCEABILITY OF  
17 ANY CONTRACT OR POLICY OF INSURANCE EXECUTED BY A PARTY SHALL  
18 NOT BE DENIED SOLELY BECAUSE OF THE FAILURE OF THE CARRIER TO  
19 OBTAIN OR CONFIRM THE PARTY'S CONSENT FOR THE DELIVERY OF NOTICES  
20 OR DOCUMENTS BY ELECTRONIC MEANS SO LONG AS THE NOTICE OR  
21 DOCUMENT IS DELIVERED IN PAPER FORM.

22 (9) (a) A PARTY'S WITHDRAWAL OF CONSENT DOES NOT AFFECT  
23 THE LEGAL EFFECTIVENESS, VALIDITY, OR ENFORCEABILITY OF A NOTICE  
24 OR DOCUMENT THAT IS DELIVERED BY ELECTRONIC MEANS TO THE PARTY  
25 BEFORE THE PARTY'S WITHDRAWAL OF CONSENT IS EFFECTIVE.

26 (b) A WITHDRAWAL OF CONSENT BY A PARTY SHALL BE EFFECTIVE  
27 WITHIN A REASONABLE PERIOD OF TIME AFTER RECEIPT OF THE

1 WITHDRAWAL BY THE CARRIER.

2 (c) A CARRIER'S FAILURE TO COMPLY WITH SUBSECTION (3) OR (4)  
3 OF THIS SECTION MAY BE TREATED, AT THE ELECTION OF A PARTY, AS A  
4 WITHDRAWAL OF THE PARTY'S CONSENT FOR PURPOSES OF THIS SECTION.

5 (10) IF THE CONSENT OF A PARTY TO RECEIVE NOTICES OR  
6 DOCUMENTS BY ELECTRONIC MEANS IS ON FILE WITH A CARRIER BEFORE  
7 THE EFFECTIVE DATE OF THIS SECTION, AND A CARRIER INTENDS TO  
8 DELIVER ADDITIONAL NOTICES OR DOCUMENTS TO THE PARTY BY  
9 ELECTRONIC MEANS PURSUANT TO THIS SECTION, THEN PRIOR TO  
10 DELIVERING THE ADDITIONAL NOTICES OR DOCUMENTS BY ELECTRONIC  
11 MEANS, THE CARRIER SHALL COMPLY WITH SUBSECTION (2) OF THIS  
12 SECTION AND SHALL PROVIDE THE PARTY A STATEMENT THAT DESCRIBES:

13 (a) THE NOTICES OR DOCUMENTS TO BE DELIVERED BY ELECTRONIC  
14 MEANS THAT WERE NOT PREVIOUSLY DELIVERED BY ELECTRONIC MEANS;  
15 AND

16 (b) THE PARTY'S RIGHT TO WITHDRAW CONSENT TO HAVE NOTICES  
17 OR DOCUMENTS DELIVERED BY ELECTRONIC MEANS, WITHOUT THE  
18 IMPOSITION OF ANY CONDITION OR CONSEQUENCE THAT WAS NOT  
19 DISCLOSED AT THE TIME OF INITIAL CONSENT.

20 (11) (a) A CARRIER SHALL DELIVER A NOTICE OR DOCUMENT BY  
21 ANY OTHER DELIVERY METHOD PERMITTED BY LAW OTHER THAN BY  
22 ELECTRONIC MEANS IF:

23 (I) THE CARRIER ATTEMPTS TO DELIVER THE NOTICE OR DOCUMENT  
24 BY ELECTRONIC MEANS AND REASONABLY BELIEVES THAT THE NOTICE OR  
25 DOCUMENT HAS NOT BEEN RECEIVED BY THE PARTY; OR

26 (II) THE CARRIER BECOMES AWARE THAT THE ELECTRONIC MAIL  
27 ADDRESS PROVIDED BY THE PARTY IS NO LONGER VALID.



1 (b) A PARTY'S CONSENT TO HAVE NOTICES OR DOCUMENTS  
2 DELIVERED BY ELECTRONIC MEANS DOES NOT PRECLUDE THE CARRIER  
3 FROM DELIVERING A NOTICE OR DOCUMENT BY ANY OTHER DELIVERY  
4 METHOD PERMITTED BY LAW.

5 (12) AN INSURANCE PRODUCER LICENSED PURSUANT TO PART 4 OF  
6 ARTICLE 2 OF THIS TITLE 10 IS NOT SUBJECT TO CIVIL LIABILITY FOR ANY  
7 HARM OR INJURY THAT OCCURS BECAUSE OF A PARTY'S ELECTION TO  
8 RECEIVE ANY NOTICE OR DOCUMENT BY ELECTRONIC MEANS OR BY A  
9 CARRIER'S FAILURE TO DELIVER OR A PARTY'S FAILURE TO RECEIVE A  
10 NOTICE OR DOCUMENT BY ELECTRONIC MEANS.

11 (13) (a) A HEALTH COVERAGE PLAN AND AN ENDORSEMENT THAT  
12 DOES NOT CONTAIN PERSONAL IDENTIFYING INFORMATION MAY BE  
13 MAILED, DELIVERED, OR, IF THE CARRIER OBTAINS SEPARATE, SPECIFIC  
14 CONSENT, POSTED ON THE CARRIER'S WEBSITE. IF THE CARRIER ELECTS TO  
15 POST A COVERED PERSON'S HEALTH COVERAGE PLAN AND AN  
16 ENDORSEMENT ON THE CARRIER'S WEBSITE IN LIEU OF MAILING OR  
17 DELIVERING THE HEALTH COVERAGE PLAN AND ENDORSEMENT TO THE  
18 COVERED PERSON, THE CARRIER SHALL COMPLY WITH THE FOLLOWING  
19 CONDITIONS:

20 (I) THE HEALTH COVERAGE PLAN AND ENDORSEMENT MUST BE  
21 ACCESSIBLE TO THE COVERED PERSON AND PRODUCER OF RECORD AND  
22 REMAIN ACCESSIBLE WHILE THE HEALTH COVERAGE PLAN IS IN FORCE;

23 (II) AFTER THE EXPIRATION OF THE HEALTH COVERAGE PLAN, THE  
24 CARRIER SHALL EITHER:

25 (A) MAKE THE EXPIRED HEALTH COVERAGE PLAN AND  
26 ENDORSEMENT AVAILABLE UPON REQUEST, FOR A PERIOD OF FIVE YEARS;

27 OR

1 (B) IF THE CARRIER CONTINUES TO MAKE THE EXPIRED HEALTH  
2 COVERAGE PLAN OR ENDORSEMENT AVAILABLE ON ITS WEBSITE, CONTINUE  
3 TO ALLOW THE COVERED PERSON TO ACCESS THE HEALTH COVERAGE PLAN  
4 AND ENDORSEMENT FOR AT LEAST FIVE YEARS;

5 (III) THE CARRIER SHALL POST THE HEALTH COVERAGE PLAN AND  
6 ENDORSEMENT IN A MANNER THAT ENABLES THE COVERED PERSON AND  
7 PRODUCER OF RECORD TO PRINT AND SAVE THE HEALTH COVERAGE PLAN  
8 AND ENDORSEMENT USING A PROGRAM OR APPLICATION THAT IS WIDELY  
9 AVAILABLE ON THE INTERNET AND FREE TO USE;

10 (IV) THE CARRIER SHALL PROVIDE THE FOLLOWING INFORMATION  
11 IN, OR SIMULTANEOUS WITH, EACH DECLARATION PAGE PROVIDED AT THE  
12 TIME OF ISSUANCE OF THE INITIAL HEALTH COVERAGE PLAN AND ANY  
13 RENEWALS OF THE HEALTH COVERAGE PLAN:

14 (A) A DESCRIPTION OF THE EXACT HEALTH COVERAGE PLAN AND  
15 ENDORSEMENT FORM APPLICABLE TO THE COVERED PERSON;

16 (B) A DESCRIPTION OF THE COVERED PERSON'S RIGHT TO RECEIVE,  
17 UPON REQUEST AND WITHOUT CHARGE, AN ELECTRONIC AND A PAPER COPY  
18 OF THE HEALTH COVERAGE PLAN AND ENDORSEMENT; AND

19 (C) THE INTERNET ADDRESS AT WHICH THE HEALTH COVERAGE  
20 PLAN AND ENDORSEMENT ARE POSTED;

21 (V) THE CARRIER, UPON A COVERED PERSON'S REQUEST AND  
22 WITHOUT CHARGE FOLLOWING RECEIPT OF THE INITIAL COPY, SHALL MAIL  
23 A PAPER COPY OF THE HEALTH COVERAGE PLAN AND ENDORSEMENT TO  
24 THE COVERED PERSON; EXCEPT THAT THE CARRIER MAY CHARGE A FEE FOR  
25 SUBSEQUENT MAILINGS OF PAPER COPIES; AND

26 (VI) THE CARRIER SHALL PROVIDE NOTICE, EITHER  
27 ELECTRONICALLY OR IN WRITING AT THE COVERED PERSON'S OPTION, OF:

- 1 (A) ANY CHANGE TO THE FORMS OR ENDORSEMENT;  
2 (B) THE COVERED PERSON'S RIGHT TO OBTAIN, UPON REQUEST AND  
3 ONCE WITHOUT CHARGE FOLLOWING RECEIPT OF THE INITIAL COPY, A  
4 PAPER COPY OF THE FORMS OR ENDORSEMENT; AND  
5 (C) THE INTERNET ADDRESS AT WHICH THE FORMS OR  
6 ENDORSEMENT IS POSTED.

7 (b) THIS SUBSECTION (13) DOES NOT AFFECT THE TIMING OR  
8 CONTENT OF ANY DISCLOSURE OR DOCUMENT REQUIRED TO BE PROVIDED  
9 OR MADE AVAILABLE TO ANY COVERED PERSON UNDER APPLICABLE LAW.

10 (14) ON OR BEFORE JANUARY 1, 2026, THE COMMISSIONER SHALL  
11 ADOPT RULES TO IMPLEMENT THIS SECTION, INCLUDING RULES THAT  
12 REQUIRE EACH CARRIER THAT PROVIDES A HEALTH COVERAGE PLAN TO:

13 (a) ISSUE A STANDARDIZED WRITTEN OR ELECTRONIC CARD  
14 CONTAINING NECESSARY PLAN INFORMATION TO EACH COVERED PERSON;  
15 AND

16 (b) ISSUE A WRITTEN VERSION OF THE CARD CONTAINING THE  
17 REQUIRED INFORMATION TO A COVERED PERSON UPON THE COVERED  
18 PERSON'S REQUEST.

19 **SECTION 2. Act subject to petition - effective date -**  
20 **applicability.** (1) This act takes effect January 1, 2026; except that, if a  
21 referendum petition is filed pursuant to section 1 (3) of article V of the  
22 state constitution against this act or an item, section, or part of this act  
23 within the ninety-day period after final adjournment of the general  
24 assembly, then the act, item, section, or part will not take effect unless  
25 approved by the people at the general election to be held in November  
26 2026 and, in such case, will take effect January 1, 2026, or on the date of  
27 the official declaration of the vote thereon by the governor, whichever is

- 1 later.
- 2 (2) This act applies to conduct occurring on or after the applicable
- 3 effective date of this act.