

## CHAPTER 141

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**INSURANCE**

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**HOUSE BILL 10-1004**

BY REPRESENTATIVE(S) Massey, Apuan, Frangas, Kerr J., Court, Gardner C., Gerou, Kefalas, Labuda, Merrifield, Nikkel, Pommer, Primavera, Roberts, Ryden, Schafer S., Solano, Todd, Tyler, Vigil, Bradford, Fischer, Kagan, Middleton, Scanlan, Carroll T.;  
also SENATOR(S) Foster, Boyd, Schwartz, Bacon, Carroll M., Hodge, Hudak, Morse, Newell, Sandoval, Shaffer B., Steadman, Tochtrop, Williams.

**AN ACT**

**CONCERNING STANDARDIZATION OF HEALTH INSURANCE INFORMATION PROVIDED TO CONSUMERS.**

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

**SECTION 1.** Part 1 of article 16 of title 10, Colorado Revised Statutes, is amended BY THE ADDITION OF A NEW SECTION to read:

**10-16-137. Policy forms - explanation of benefits - standardization of forms - rules.** (1) THE COMMISSIONER SHALL CONVENE A GROUP OF STAKEHOLDERS, INCLUDING CARRIERS, PROVIDERS, AND CONSUMERS, TO DEVELOP A STANDARDIZED FORMAT FOR THE FOLLOWING REGARDING HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE, AND DENTAL PLANS:

(a) SECTION NAMES AND THE PLACEMENT OF THOSE SECTIONS IN THE POLICY FORMS ISSUED BY ALL CARRIERS; AND

(b) THE REQUIRED INFORMATION FOR CARRIERS TO PROVIDE ON AN EXPLANATION OF BENEFITS FORM SENT TO COVERED PERSONS OR PROVIDERS MAKING A CLAIM FOR BENEFITS UNDER A HEALTH BENEFIT PLAN, LIMITED BENEFIT HEALTH INSURANCE, OR DENTAL PLAN.

(2) THE COMMISSIONER SHALL ADOPT RULES AFTER CONSIDERING THE INPUT FROM CARRIERS, PROVIDERS, CONSUMERS, AND OTHER STAKEHOLDERS IN DEVELOPING THE STANDARDIZED FORMAT FOR POLICY FORMS AND EXPLANATION OF BENEFITS FORMS. THE RULES SHALL APPLY TO HEALTH BENEFIT PLANS, LIMITED BENEFIT HEALTH INSURANCE, AND DENTAL PLANS ISSUED OR DELIVERED ON OR

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*Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.*

AFTER JANUARY 1, 2012.

**SECTION 2. Act subject to petition - effective date.** This act shall take effect at 12:01 a.m. on the day following the expiration of the ninety-day period after final adjournment of the general assembly (August 11, 2010, if adjournment sine die is on May 12, 2010); except that, if a referendum petition is filed pursuant to section 1 (3) of article V of the state constitution against this act or an item, section, or part of this act within such period, then the act, item, section, or part shall not take effect unless approved by the people at the general election to be held in November 2010 and shall take effect on the date of the official declaration of the vote thereon by the governor.

Approved: April 20, 2010