BILL ANALYSIS

Senate Research Center 77R5515 MXM-D

C.S.S.B. 1181
By: Shapleigh
Business & Commerce
4/4/2001
Committee Report (Substituted)

DIGEST AND PURPOSE

Currently, Texas law does not require the employees of health insurance companies and related entities to disclose their identity when requested by a person insured by the company. C.S.S.B. 1181 requires an employee of a health benefit plan to disclose the employee's full name, job title, and business address upon oral or written request.

RULEMAKING AUTHORITY

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Chapter 21C, Insurance Code, by adding Article 21.24-3 as follows:

Art. 21.24-3. IDENTITY OF EMPLOYEE FOR HEALTH INSURER OR RELATED ENTITY

Sec. 1. DEFINITION. Provides that in this article, "health benefit plan" means a plan that provides benefits for medical or surgical expenses incurred as a result of a health condition, accident, or sickness, including an individual, group, blanket, or franchise insurance policy or insurance agreement, a group hospital service contract, or an individual or group evidence of coverage or similar coverage document that is offered by certain entities.

Sec. 2. DISCLOSURE REQUIRED. Requires the health benefit plan, after an oral or written request by an insured or enrollee of a health benefit plan for the information, to provide to the insured or enrollee the name, business address, and job title of the employee of the health benefit plan who shall be available to the enrollee or insured to respond to communications and questions from the insured or enrollee relating to coverages and benefits provided by the health benefit plan to the insured or enrollee.

SECTION 2. Effective date: upon passage or September 1, 2001.

SUMMARY OF COMMITTEE CHANGES

Amends As Filed S.B. 1181 to add language to proposed Sec. 2, Art. 21.24-3, Insurance Code, to require that the health benefit plan provide to the insured the name, business address, and job title of the employee of the health benefit plan who will be available to the enrollee or insured to respond to communications and questions from the insured or enrollee relating to coverages and benefits provided by the health benefit plan to the insured or enrollee disclose certain identifying information to the insured or enrollee.