BY: Health and Government Operations Committee

AMENDMENTS TO SENATE BILL NO. 191 (Third Reading File Bill)

AMENDMENT NO. 1

On page 1, in line 3, after the first "of" insert "<u>requiring a carrier, under certain circumstances,</u> <u>to make available a Medicare supplement policy plan A to an individual who is eligible for Medicare</u> <u>due to a disability;</u>"; in line 5, after "supplement" insert "<u>policy</u>"; in the same line, strike "policy"; and in line 9, after "<u>date;</u>" insert "<u>prohibiting a carrier from taking certain actions relating to a Medicare</u> <u>supplement policy plan A for certain reasons if an individual applies for the policy plan within a certain time period; providing for the application of this Act;".</u>

AMENDMENT NO. 2

On page 2, strike beginning with "both" in line 14 down through "T" in line 15 and substitute "<u>MEDICARE SUPPLEMENT POLICY PLANS A, C, AND I</u>"; strike beginning with "C" in line 23 down through "plan" in line 24 and substitute "<u>A, C, OR</u>"; in line 27, strike "C or a Medicare supplement policy plan" and substitute "<u>A, C, OR</u>"; strike beginning with "C" in line 31 down through "plan" in line 32 and substitute "<u>A, C, OR</u>"; after line 33, insert:

"(III) FOR A MEDICARE SUPPLEMENT POLICY PLAN A REQUIRED TO BE MADE AVAILABLE UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH, A CARRIER MAY NOT CHARGE INDIVIDUALS WHO ARE UNDER THE AGE OF 65 YEARS, BUT ARE ELIGIBLE FOR MEDICARE DUE TO A DISABILITY, A RATE HIGHER THAN THE AVERAGE OF THE PREMIUMS PAID BY ALL POLICYHOLDERS AGE 65 AND OLDER IN THE STATE WHO ARE COVERED UNDER THAT PLAN A POLICY FORM.";

and strike beginning with "plan" in line 36 down through "plan" in line 37 and substitute "<u>PLANS A,</u> <u>C, AND</u>".

AMENDMENT NO. 3

On page 3, in line 5, strike "(6)"; strike beginning with "<u>IF</u>" in line 10 down through "<u>AGE</u>."

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in line 17; in lines 19 and 20, strike "<u>§ 15-909(b)(6)</u>" and substitute "<u>§ 15-909(b)(3)(iii)</u>"; after line 24, insert:

"<u>SECTION 3. AND BE IT FURTHER ENACTED</u>, That a carrier may not deny or condition the issuance or effectiveness of a Medicare supplement policy plan A because of health status, claims experience, or medical condition of an individual who is under the age of 65 years but is eligible for Medicare due to a disability and is currently enrolled with that same carrier in a Medicare supplement policy plan C offered in the State, provided that the individual applies for a Medicare supplement policy plan A with that same carrier no later than 63 days after the policy plan C renewal date.

SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall apply to all Medicare supplement policies or certificates issued, delivered, or renewed in the State on or after January 1, 2006.";

and in line 25, strike "<u>3.</u>" and substitute "<u>5.</u>".