

**First Regular Session
Seventieth General Assembly
STATE OF COLORADO**

REVISED

*This Version Includes All Amendments Adopted
on Second Reading in the Second House*

LLS NO. 15-1057.01 Bart Miller x2173

SENATE BILL 15-262

SENATE SPONSORSHIP

Neville T.,

HOUSE SPONSORSHIP

Williams,

Senate Committees

Finance

House Committees

Health, Insurance, & Environment

A BILL FOR AN ACT

101 **CONCERNING UPDATES TO THE STATUTES REGULATING BLANKET**
102 **SICKNESS AND ACCIDENT INSURANCE.**

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://www.leg.state.co.us/billsummaries>.)

The bill updates the current Colorado law with respect to blanket sickness and accident insurance by expanding and clarifying the types of groups that can obtain blanket sickness and accident insurance. The bill also expands and clarifies the scope of the insurance commissioner's discretionary authority to approve different types of permitted coverage groups.

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.*

HOUSE
2nd Reading Unamended
April 29, 2015

SENATE
3rd Reading Unamended
April 20, 2015

SENATE
Amended 2nd Reading
April 17, 2015

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

2 **SECTION 1.** In Colorado Revised Statutes, 10-16-215, **amend**
3 **(1); and add (4) as follows:**

4 **10-16-215. Blanket sickness and accident insurance.**

5 **(1) Blanket sickness and accident insurance is declared to be that form**
6 **of sickness and accident insurance covering special groups of not less**
7 **than ten persons as enumerated in one of the following UNDER A POLICY**
8 **OR CONTRACT ISSUED:**

9 **(a) Under a policy or contract issued To any common carrier,**
10 **which shall be deemed the policyholder, covering a group defined as all**
11 **persons who may become ARE passengers on such THE common carrier;**

12 **(b) Under a policy or contract issued To an employer, who shall**
13 **be deemed the policyholder, covering ALL WORKERS OR any group of**
14 **employees WORKERS, DEPENDENTS, OR GUESTS defined by reference to**
15 **exceptional hazards incident to such employment ACTIVITIES OR**
16 **OPERATIONS OF THE POLICYHOLDER;**

17 **(c) Under a policy or contract issued To a college, school, or other**
18 **institution of learning or to the head or principal thereof OF THE COLLEGE,**
19 **SCHOOL, OR OTHER INSTITUTION OF LEARNING, who shall be deemed the**
20 **policyholder, covering students or teachers;**

21 **(d) Under a policy or contract issued In the name of any volunteer**
22 **fire department, first aid, CIVIL DEFENSE, or other such SIMILAR volunteer**
23 **group, which shall be deemed the policyholder, covering all of the**
24 **members of such department or group DEFINED BY REFERENCE TO**
25 **ACTIVITIES OR OPERATIONS OF THE POLICYHOLDER;**

26 **(e) TO A SPORTS TEAM OR CAMP OR TO A SPONSOR OF A SPORTS**

1 TEAM OR CAMP, WHICH TEAM, CAMP, OR SPONSOR SHALL BE DEEMED THE
2 POLICYHOLDER, COVERING MEMBERS, CAMPER, EMPLOYEES, OFFICIALS,
3 SUPERVISORS, OR VOLUNTEERS;

4 (f) TO ANY RELIGIOUS, CHARITABLE, RECREATIONAL,
5 EDUCATIONAL, OR CIVIC ORGANIZATION, OR BRANCH OF ANY RELIGIOUS,
6 CHARITABLE, RECREATIONAL, EDUCATIONAL, OR CIVIC ORGANIZATION,
7 WHICH ORGANIZATION SHALL BE DEEMED THE POLICYHOLDER, COVERING
8 ALL MEMBERS OR PARTICIPANTS DEFINED BY REFERENCE TO ACTIVITIES OR
9 OPERATIONS OF THE POLICYHOLDER;

10 (g) TO A RESTAURANT, HOTEL, MOTEL, RESORT, OR INNKEEPER,
11 WHICH SHALL BE DEEMED THE POLICYHOLDER, COVERING A GROUP
12 DEFINED AS ALL PERSONS WHO ARE PATRONS OR GUESTS OF THE
13 POLICYHOLDER;

14 (e) (h) Under a policy or contract issued To any other substantially
15 similar group which, in the discretion of the commissioner, may be
16 subject to the issuance of a blanket sickness and accident policy or
17 contract.

18 (4) NOTHING IN THIS SECTION RELIEVES AN EMPLOYER FROM ANY
19 REQUIREMENT TO OBTAIN COVERAGE UNDER THE "WORKERS'
20 COMPENSATION ACT OF COLORADO", ARTICLES 40 TO 47 OF TITLE 8,
21 C.R.S. NO POLICY ISSUED UNDER THIS SECTION MAY QUALIFY AS OR
22 SUBSTITUTE FOR A HEALTH BENEFIT PLAN UNDER FEDERAL LAW. NOTHING
23 IN THIS SECTION AFFECTS THE LEGAL LIABILITY OF POLICYHOLDERS FOR
24 THE DEATH OF OR INJURY TO ANY MEMBER OF THE GROUP. NO POLICY
25 ISSUED UNDER THIS SECTION MAY QUALIFY AS OR SUBSTITUTE FOR
26 GENERAL LIABILITY INSURANCE.

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

1 takes effect at 12:01 a.m. on the day following the expiration of the
2 ninety-day period after final adjournment of the general assembly
3 (August 5, 2015, if adjournment sine die is on May 6, 2015); except that,
4 if a referendum petition is filed pursuant to section 1 (3) of article V of
5 the state constitution against this act or an item, section, or part of this act
6 within such period, then the act, item, section, or part will not take effect
7 unless approved by the people at the general election to be held in
8 November 2016 and, in such case, will take effect on the date of the
9 official declaration of the vote thereon by the governor.