

House Bill 321

By: Representatives Neal of the 74th, Kendrick of the 93rd, Nguyen of the 89th, and Evans of the 83rd

A BILL TO BE ENTITLED
AN ACT

1 To amend Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated,
2 relating to general provisions regarding insurance, so as to require health care insurers to
3 offer group health benefit plans to hospitals to provide health insurance coverage for
4 uninsured hospital patients; to provide for legislative findings; to provide for definitions; to
5 provide for related matters; to provide for an effective date; to repeal conflicting laws; and
6 for other purposes.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 The General Assembly finds that:

- 10 (1) The number of Georgian's without health insurance coverage is significant;
11 (2) Many uninsured Georgians seek medical care at hospitals; and
12 (3) Health care insurers should offer group insurance plans to hospitals which could be
13 used to cover these Georgians in need.

SECTION 2.

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15 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
16 general provisions regarding insurance, is amended by adding a new Code section to read as
17 follows:

18 "33-24-59.30.

19 (a) As used in this Code section, the term:

20 (1) 'Eligible person' means any natural person who is a bona fide resident of this state
21 and is not eligible to obtain health care services through Medicaid, Medicare, TRICARE
22 or any other government program and signs a hospital provided affidavit indicating that
23 he or she does not already have access to health care services through a health benefit
24 plan.

25 (2) 'Health benefit plan' means a health insurance policy or subscriber agreement
26 between an insured person or policyholder and a health care insurer that defines the
27 covered services and benefit levels available.

28 (3) 'Health care insurer' means an accident and sickness insurer, health care corporation,
29 health maintenance organization, provider sponsored health care corporation, or similar
30 entity regulated by the Commissioner.

31 (4) 'Health care services' means the examination or treatment of persons for the
32 prevention of illness or the correction or treatment of any physical or mental condition
33 resulting from illness, injury, or other human physical problem.

34 (5) 'Hospital' means a facility that provides inpatient and outpatient health care services
35 and is permitted to operate as a hospital by the Department of Community Health
36 pursuant to Article 1 of Chapter 7 of Title 31.

37 (b) Each health care insurer offering a health benefit plan in this state shall also make
38 available to hospitals for purchase a group health benefit plan for the provision of health
39 care services to all eligible persons requesting such coverage at such hospital.

40 (c) The insured person or policyholder of the health benefit plan described in
41 subsection (b) of this Code section shall be the hospital that chose to purchase such plan
42 and all premiums for such plan shall be paid by such hospital."

43 **SECTION 3.**

44 This Act shall become effective on January 1, 2022.

45 **SECTION 4.**

46 All laws and parts of laws in conflict with this Act are repealed.