## LEGISLATURE OF NEBRASKA ONE HUNDRED SEVENTH LEGISLATURE SECOND SESSION

2022

## **LEGISLATIVE BILL 1190**

Introduced by Lathrop, 12.

Read first time January 20, 2022

## Committee:

1	A BILL FOR AN ACT relating to the Medicare Supplement Insurance Minimum
2	Standards Act; to amend section 44-3601, Reissue Revised Statutes of
3	Nebraska; to change provisions relating to requirements for issuers
4	of medicare supplement insurance policies or certificates and
5	coverage of individuals under sixty-five years of age who are
6	eligible for medicare by reason of disability; to harmonize
7	provisions; and to repeal the original section.

Be it enacted by the people of the State of Nebraska,

- 1 Section 1. Section 44-3601, Reissue Revised Statutes of Nebraska, is
- 2 amended to read:
- 3 44-3601 Sections 44-3601 to 44-3610 <u>and section 2 of this act</u>shall
- 4 be known and may be cited as the Medicare Supplement Insurance Minimum
- 5 Standards Act.
- 6 Sec. 2. (1) Any issuer of medicare supplement policies or
- 7 certificates in this state, including policies or certificates issued on
- 8 <u>an individual or group basis, or through a group trust, shall offer the</u>
- 9 opportunity of enrolling in any of its issued medicare supplement
- 10 policies or certificates to any individual who (a) is a resident of this
- 11 state, (b) is under sixty-five years of age, (c) is eligible for medicare
- 12 by reason of disability, and (d) is enrolled in Part A and B of medicare
- 13 or will be so enrolled by the effective date of coverage.
- 14 (2) Such medicare supplement policies or certificates shall be
- 15 <u>issued on a guaranteed renewable basis under which the issuer shall be</u>
- 16 required to continue coverage as long as premiums are paid on the policy
- 17 or certificate. Such medicare supplement policies or certificates shall
- 18 be offered:
- 19 (a) Upon the request of the individual during the six-month period
- 20 beginning with the first month in which the individual is eligible for
- 21 medicare by reason of disability. For individuals who are retroactively
- 22 enrolled in Part B of medicare due to a retroactive eligibility decision
- 23 made by the Social Security Administration, the application shall be
- 24 <u>submitted within a six-month period beginning with the month in which the</u>
- 25 individual receives notification of the retroactive eligibility decision;
- 26 or
- 27 (b) Upon the request of the individual during the sixty-three-day
- 28 period following voluntary or involuntary termination of coverage under a
- 29 group health plan.
- 30 (3) The six-month period to enroll in a medicare supplement policy
- 31 or certificate for an individual who is under sixty-five years of age and

- 1 is otherwise eligible to enroll in a medicare supplement policy or
- 2 <u>certificate by reason of disability under subsection (1) of this section</u>
- 3 <u>and who first enrolled in Part B of medicare prior to the effective date</u>
- 4 of this act, shall begin on the effective date of this act.
- 5 (4) An issuer of medicare supplement policies or certificates in
- 6 this state shall not charge a rate for such policy or certificate to an
- 7 <u>individual under sixty-five years of age who is eligible for medicare by</u>
- 8 <u>reason of disability that exceeds the rate charged for such policy or</u>
- 9 certificate to an individual who qualifies for medicare by reason of age.
- 10 Sec. 3. Original section 44-3601, Reissue Revised Statutes of
- 11 Nebraska, is repealed.