



1       (a) In cases of employers providing group healthcare coverage  
2 either insured or self-insured to fifty or more covered employees,  
3 members or enrollees, not including dependents in the State of West  
4 Virginia, all third party administrators and insurers shall furnish  
5 to the employer within thirty days of the renewal date if  
6 requested, the employer's claims loss experience.

7       (b) All insurers and third party administrators shall provide  
8 the information annually to the employer group policyholder if  
9 requested. The information shall include, but is not limited to:

10       (1) Earned premiums separated by policy year for at least the  
11 last two years, if applicable;

12       (2) Total paid claims and total incurred claims, inclusive of  
13 any high dollar or pooled claims, including both capitated and  
14 noncapitated expenses set forth in the same manner as premiums;

15       (3) Any amount in excess of the individual pooling or stop  
16 loss trigger point applicable to the group; and

17       (4) The claims loss information may not include any  
18 information prohibited from disclosure by any applicable federal  
19 law.

NOTE: The purpose of this bill is to require insurers issuing group accident and sickness insurance policies to certain employers to furnish claims loss experience to policyholders upon request of a policyholder. It also identifies the claims loss experience information to be provided.

This section is new; therefore, it has been completely underscored.