

H. B. 2943

(By Delegates Canterbury, Walters, Perdue and McGeehan)

[Introduced February 24, 2015; referred to the

Committee on Banking and Insurance then Health and Human Resources.]

A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new section, designated §33-16-3x, relating to establishing a system to reduce the cost of medical care paid by the private medical insurance companies by providing incentives to covered policyholders to obtain treatment in low cost foreign health care facilities accredited by the Joint Commission International.

Be it enacted by the Legislature of West Virginia:

That the Code of West Virginia, 1931, as amended, be amended by adding thereto a new section, designated §33-16-3x, to read as follows:

ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.

§33-16-3x. Authorization for treatment in foreign health care facilities accredited by the Joint

Commission International (JCI); incentives for insureds; rebate of savings.

(a) Not later than July 1, 2015, the commissioner shall establish a program of incentives for health insurers to offer to insureds who elect to obtain medical care or medical procedures in health

1 care facilities accredited by the Joint Commission International (JCI) when the cost of the medical
 2 care or medical procedure in the foreign health care facility is less than the cost of the medical care
 3 or medical procedure available in a health care facility in this country: *Provided*, That the difference
 4 in the cost of the foreign health care is equal to or greater than the total cost of the incentives.

5 The incentives shall include:

6 (1) Waiver of all copayments and deductible payments;

7 (2) Payment of cost of round trip air fares for the covered insured and one companion;

8 (3) Lodging expenses in the foreign country for the companion for the length of the treatment
 9 or procedure;

10 (4) Lodging expenses in the foreign country for the covered insured and the companion for
 11 not more than seven days of convalescence after the treatment or procedure; and

12 (5) Rebate not more than twenty percent of the cost savings directly to the covered insured.

13 (b) The commissioner shall propose rules for legislative approval in accordance with the
 14 provisions of article three, chapter twenty-nine-a of this code, designed to implement the provisions
 15 of this section.

NOTE: The purpose of this bill is to provide a system to reduce the cost of medical care paid for by private insurance companies by providing incentives to covered policy-holders to obtain treatment in foreign health care facilities accredited by the Joint Commission International. Under the bill, if there are sufficient savings to do so, covered insureds may choose to travel to foreign countries for medical care and treatment with the cost of travel, lodging and the treatment paid for by the insurance company. In addition, the insurance company would reimburse the insured twenty percent of any savings, pay for the lodging and travel cost of a companion, and pay for the cost of lodging for seven days of convalescence.

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