

The House Committee on Insurance offers the following substitute to SB 383:

A BILL TO BE ENTITLED  
AN ACT

1 To amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to  
2 provide that the Commissioner of Insurance shall be authorized to allow health  
3 reimbursement arrangement only plans that encourage employer financial support of health  
4 insurance or health related expenses recognized under the rules of the federal Internal  
5 Revenue Service to be approved for sale in connection with or packaged with individual  
6 health insurance policies otherwise approved by the Commissioner; to provide for related  
7 matters; to provide for an effective date; to repeal conflicting laws; and for other purposes.

8 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

9 **SECTION 1.**

10 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended by  
11 striking Chapter 51 in its entirety and inserting in lieu thereof a new Chapter 51 to read as  
12 follows:

13 "CHAPTER 51

14 33-51-1.

15 (a) The Commissioner shall be authorized to allow health reimbursement arrangement  
16 only plans that encourage employer financial support of health insurance or health related  
17 expenses recognized under the rules of the federal Internal Revenue Service to be approved  
18 for sale in connection with or packaged with individual health insurance policies otherwise  
19 approved by the Commissioner.

20 (b) Health reimbursement arrangement only plans that are not sold in connection with or  
21 packaged with individual health insurance policies shall not be considered insurance under  
22 this title.

23 (c) Individual health insurance policies offered or funded through health reimbursement  
24 arrangement only plans shall not be considered employer sponsored or group coverage for

1 purposes of this title, and nothing in this Code section shall be interpreted to require an  
2 insurer to offer an individual health insurance policy for sale in connection with or  
3 packaged with a health reimbursement arrangement only plan or to accept premium from  
4 health reimbursement arrangement only plans for individual health insurance policies.”

5 **SECTION 2.**

6 This Act shall become effective upon its approval by the Governor or upon its becoming law  
7 without such approval.

8 **SECTION 3.**

9 All laws and parts of laws in conflict with this Act are repealed.