

The House Committee on Insurance offers the following substitute to SB 337:

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 relative to insurance generally, so as to provide that exemptions
3 from certain unfair trade practices for certain wellness and health improvement programs and
4 incentives include insurers issuing life plans; to provide for related matters; to repeal
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

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SECTION 1.

9 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
10 general provisions relative to insurance generally, is amended by revising Code Section
11 33-24-59.13, relating to exemptions from certain unfair trade practices for certain wellness
12 and health improvement programs and incentives, as follows:

13 "33-24-59.13.

14 (a) An insurer issuing life, comprehensive, major medical group, or individual health
15 insurance benefit plans may, in keeping with federal requirements, offer wellness or health
16 improvement programs, including voluntary wellness or health improvement programs that
17 provide for rewards or incentives, including, but not limited to, merchandise, gift cards,
18 debit cards, premium discounts, credits or rebates, contributions towards a member's health
19 savings account, modifications to copayment, deductible, or coinsurance amounts, cash
20 value, or any combination of these incentives, to encourage participation in such wellness
21 or health improvement programs and to reward insureds for participation in such programs.

22 (b) The offering of such rewards or incentives to insureds under such wellness or health
23 improvement programs shall not be considered an unfair trade practice under Code
24 Section 33-6-4 if such programs are filed with the Commissioner and made a part of the
25 life or health insurance master policy and certificates or the individual life or health
26 insurance evidence of coverage as a policy amendment, endorsement, rider, or other form
27 of policy material as agreed upon by the Commissioner. The Commissioner shall be

28 authorized to develop an automatic or expedited approval process for review of such
29 wellness or health improvement programs, including those programs already approved
30 under the laws and regulations of other states."

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SECTION 2.

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