

NOT GERMANE

Senators Hill of the 32nd, McKoon of the 29th and Loudermilk of the 52nd offered the following amendment:

1 *Amend HB 1166 (LC 29 5196ERS) by inserting after "so as" on line 1 "to provide a certain*
 2 *definition; to provide for certain condition and disease management programs;" and by*
 3 *redesignating Sections 2 and 3 as Sections 4 and 5, respectively, and striking lines 13 and*
 4 *14 and inserting in lieu thereof the following:*

5 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended by
 6 revising Code Section 33-1-2, relating to definitions, by adding a new paragraph to read as
 7 follows:

8 "(1.05) 'Comprehensive major medical' means a plan with at least a \$1 million coverage
 9 lifetime maximum, a cost sharing out-of-pocket maximum no greater than that applicable
 10 in any given year to a high deductible health plan as defined under Section 223 of the
 11 Internal Revenue Code with applicable annual indexing, and coverage for at least
 12 ambulatory patient services, emergency services, hospitalization, maternity and newborn
 13 care, mental health and substance use disorder services, prescription drugs, rehabilitative
 14 and wellness services, chronic disease management, and pediatric services."

SECTION 2.

15 Said title is further amended by revising Code Section 33-24-59.13, relating to exemptions
 16 for certain unfair trade practices for certain wellness and health improvement programs and
 17 incentives, as follows:

18 "33-24-59.13.

19 (a) An insurer issuing comprehensive, major medical group, or individual health insurance
 20 benefit plans may, in keeping with federal requirements, offer wellness, condition
 21 management, disease management, or health improvement programs, including voluntary
 22 wellness or health improvement programs that provide for rewards or incentives, including,
 23 but not limited to, merchandise, gift cards, debit cards, premium discounts or rebates,
 24 contributions towards a member's health savings account, modifications to copayment,
 25 deductible, ~~or~~ coinsurance amounts, or employee contributions or any combination of these
 26 incentives, to encourage enrollment in, participation in, improved outcomes from, or
 27 improved health status from ~~in such wellness or health improvement programs and to~~
 28 ~~reward insureds for participation in~~ such programs.

29 (b) The offering of such rewards or incentives to insureds ~~under such wellness or health~~
 30 ~~improvement programs~~ shall not be considered an unfair trade practice under Code Section
 31 33-6-4 if such programs are filed with the Commissioner and made a part of the health
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33 insurance master policy and certificates or the individual health insurance evidence of
34 coverage as a policy amendment, endorsement, rider, or other form of policy material as
35 agreed upon by the Commissioner. The Commissioner shall be authorized to develop an
36 automatic or expedited approval process for review of such ~~wellness or health~~
37 ~~improvement~~ programs, including those programs already approved under the laws and
38 regulations of other states."

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SECTION 3.

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Said title is further amended by adding a new chapter to read as follows: