

The Senate Committee on Health and Human Services offered the following substitute to SB 28:

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 regarding insurance generally, so as to establish criteria for
3 copayments in certain health benefit plans; to provide for a definition; to provide for related
4 matters; to repeal conflicting laws; and for other purposes.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

6 **SECTION 1.**

7 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
8 general provisions regarding insurance generally, is amended by adding a new Code section
9 to read as follows:

10 "33-24-59.25.

11 (a) As used in this Code section, the term 'health benefit plan' means any hospital, health,
12 or medical expense insurance policy, hospital or medical service contract, employee
13 welfare benefit plan, contract or agreement with a health maintenance organization,
14 subscriber contract or agreement, preferred provider organization, accident and sickness
15 insurance benefit plan, or other insurance contract under any other name. The term shall
16 include any health insurance plan established under Article 1 of Chapter 18 of Title 45.

17 (b) In all health benefit plans issued, delivered, or renewed in this state, copayments shall
18 be reasonable in relation to the covered benefits to which they apply, shall serve as an
19 incentive rather than a barrier to access appropriate care, and shall not work so as to
20 unfairly deny necessary healthcare services."

21 **SECTION 2.**

22 All laws and parts of laws in conflict with this Act are repealed.