

ASSEMBLY BILL

No. 2042

Introduced by Assembly Member Feuer

February 17, 2010

An act to amend Section 123195 of the Health and Safety Code, relating to public health.

LEGISLATIVE COUNSEL'S DIGEST

AB 2042, as introduced, Feuer. Personal health care: catastrophic health insurance.

Existing law requires the State Public Health Officer, in consultation with, and approval of, the Department of Insurance, to contract with an insurer or insurers to provide any California resident, as defined, catastrophic health insurance. Existing law provides that a contract for catastrophic health insurance shall not be required to cover a preexisting medical condition of a resident during the first 10 months of coverage and that charges for a preexisting medical condition shall not apply toward the deductible during the first 10 months of coverage.

This bill would, instead, provide that the contract shall not be required to cover a preexisting medical condition of a resident during the first 6 months of coverage and that charges for a preexisting medical condition shall not apply toward the deductible during the first 6 months of coverage.

Vote: majority. Appropriation: no. Fiscal committee: yes.
State-mandated local program: no.

The people of the State of California do enact as follows:

1 SECTION 1. Section 123195 of the Health and Safety Code
2 is amended to read:
3 123195. (a) A contract provided for by this chapter shall not
4 be required to cover a preexisting medical condition of the resident
5 during the first ~~10~~ *six* months the resident is covered by
6 catastrophic health insurance provided under this chapter. Charges
7 for a preexisting condition shall not apply toward the deductible
8 during the first ~~10~~ *six* months of coverage. Charges for other
9 conditions during that initial period shall apply toward the
10 deductible.
11 (b) The contract shall also prohibit the insurer from
12 discriminating against prospective insureds in their underwriting
13 practices on the basis of demographic factors, such as age, or
14 preexisting medical conditions.

O