

SB 24 – AS INTRODUCED

2015 SESSION

15-0618
01/04

SENATE BILL **24**

AN ACT relative to blanket accident and health insurance.

SPONSORS: Sen. D'Allesandro, Dist 20

COMMITTEE: Commerce

ANALYSIS

This bill clarifies the definition relating to blanket accident and health insurance. This bill also adds certain policyholders which may be covered by blanket accident and health insurance.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears [~~in brackets and struckthrough~~].
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Fifteen

AN ACT relative to blanket accident and health insurance.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Blanket Accident and Health Insurance; Definition. Amend RSA 415:18, I-a to read as follows:

2 I-a. “Blanket accident and health insurance” means that form of accident and health
3 insurance that is not “health coverage” under RSA 420-G:2, IX, that does not require individual
4 applications from covered persons, and that does not require a carrier to furnish each person with a
5 certificate of coverage. Blanket **accident and** health coverage shall be issued only to the following
6 groups and cover only the following defined persons in the groups:

7 (a) A common carrier, **or any operator, owner, or lessee of a means of**
8 **transportation**, which shall be deemed the policyholder, and which shall cover a group defined as
9 all or any of the class of persons who may become passengers on such a common carrier **or means of**
10 **transportation**.

11 (b) ~~[An employer]~~ **A business**, which shall be deemed the policyholder, and which shall
12 cover **the policyholder, or** all employees or any subset of employees defined solely by reference to
13 ~~[exceptional]~~ hazards incident to ~~[such employment]~~ **any activity or operation of the**
14 **policyholder. Dependents and guests of the policyholder or employees may also be included**
15 **where exposed to the same hazards.**

16 (c) A volunteer fire department, first aid, **civil defense**, or other such volunteer group,
17 which shall be deemed the policyholder, and which shall cover **any or** all the members,
18 **participants, or volunteers** of such department, **first aid, civil defense, or other** group.

19 (d) A sports team or a camp, **or a sponsor of a sports team or camp** which team ~~[or]~~,
20 camp, **or sponsor** shall be deemed the policyholder and which shall cover all members ~~[or]~~, campers,
21 **employees, officials, supervisors, or volunteers.**

22 (e) A travel agency, or other organization that provides travel-related services, which
23 organization shall be deemed the policyholder and which shall cover all persons for whom travel-
24 related services are provided. Notwithstanding anything herein to the contrary, blanket accident
25 and health coverage for travel-related services issued to a travel agency or to an organization that
26 provides travel-related services may require individual applications or enrollment forms from
27 covered persons and premium payments from covered persons, and the carrier may furnish each
28 covered person with a summary of benefits.

29 (f) A school, institution of higher education, or other educational organization, which
30 shall be deemed the policyholder and which shall cover all persons who are students, employees, or
31 unpaid volunteers performing services for the policyholder.

1 (g) *A newspaper or other publisher, which shall be deemed the policyholder,*
2 *covering any or all of its carriers.*

3 (h) *A restaurant, hotel, motel, resort, or innkeeper which shall be deemed the*
4 *policyholder, covering patrons or guests.*

5 (i) *A health care provider or other arranger of health services, which shall be*
6 *deemed the policyholder, covering any or all patients, donors or surrogates provided that*
7 *the coverage is not made a condition of receiving care.*

8 (j) *A bank, association, financial or other institution, or a parent holding*
9 *company, or to the trustee, trustees, or agent designated by one or more banks,*
10 *associations, financial or other institutions, or vendors, which shall be deemed the*
11 *policyholder, under which any or all accountholders, debtors, or guarantors are insured.*

12 (k) *An incorporated or unincorporated religious, charitable, recreational,*
13 *educational, or civic organization, or branch thereof, which shall be deemed the*
14 *policyholder, covering any group of persons while engaged in any activity or operation*
15 *sponsored or supervised by or on the premises of such policyholder.*

16 (l) *An incorporated or unincorporated association or persons having a common*
17 *interest or calling, which association shall be deemed the policyholder, formed for*
18 *purposes other than obtaining insurance, coverage any or all members of such association.*

19 (m) *Any other risk or class of risks which, in the discretion of the commissioner,*
20 *may be properly eligible for blanket accident and health insurance. The commissioner*
21 *may exercise discretion on any individual risk or class of risks, or both.*

22 2 Effective Date. This act shall take effect 60 days after its passage.