

KEY TALKING POINTS
HEALTH INSURANCE CONTINUATION BILL
SB 1091 by Senator Cruchfield HB 1013 by Representative Bowers
For widows, dependent children and divorced spouses

1. This legislation would prohibit the automatic termination of insurance benefits for the spouse and dependent children of the employ of a group insurance policy provided by their place of employment when the insured dies or is granted a divorce.
2. This legislation would allow the surviving or divorced spouse to have the option of continued coverage under the employer's group insurance policy.
3. **Currently**, in the event of the death or divorce of the insured, benefits for the spouse are terminated after COBRA.
4. In this legislation the spouse of the deceased insured party will pay the insurance premiums. In the case of a divorce, premiums will be based on the judges ruling.
5. Insurance benefits for the spouse will cease upon enrollment in another insurance plan, upon remarrying, lack of payment of the premium and on the date they will become eligible for Federal Medicare coverage.
6. Small businesses with less than 25 employees are excluded from the bill.
7. This legislation does not cover self-insured business are they are regulated by Federal Law.
8. This legislation essentially pre-empts COBRA coverage for the widowed or divorced.
9. Offering group health insurance continuance coverage does not have the extremely high cost of HIPPA, making it more affordable. HIPPA terminates after 36 months.
10. The legislation does not carry the taxpayer burden that TennCare carried.
11. This legislation will slow the increasing number of uninsured.
12. To prevent a spouse from being removed from an existing group health policy this legislation would require that a notice of intent to terminate insurance benefits be sent to the spouse of the insured employee when the insured has asked they be removed from the group insurance policy. A signed and notarized form accepting the termination of insurance must be provided.
13. Eight state have laws to protect citizens who fall through the health insurance cracks through no fault of their own: Georgia, Illinois, Oregon, Rhode Island, Wisconsin, Massachusetts, New York and Minnesota.

Network for Health Insurance Continuance, 2095 Exeter Road, Suite 80-253,
Germantown, TN 38138, Phone: 901-309-1065 Fax: 901-309-1569