LEGISLATURE OF NEBRASKA

ONE HUNDRED EIGHTH LEGISLATURE

FIRST SESSION

LEGISLATIVE BILL 392

Introduced by Ballard, 21.

Read first time January 12, 2023

Committee: Banking, Commerce and Insurance

- 1 A BILL FOR AN ACT relating to insurance; to authorize the electronic
- delivery of certain health benefit plan documents as prescribed; and
- 3 to define terms.
- 4 Be it enacted by the people of the State of Nebraska,

LB392 2023

- 1 Section 1. (1) For purposes of this section:
- 2 (a) Health benefit plan means a policy, a contract, a certificate,
- 3 or an agreement entered into, offered by, or issued by an insurer to
- 4 provide, deliver, arrange for, pay for, or reimburse any of the costs of
- 5 healthcare services, including a vision or dental benefit plan; and
- 6 (b) Plan sponsor means:
- 7 (i) In the case of a health benefit plan established or maintained
- 8 by a single employer, the employer;
- 9 (ii) In the case of a health benefit plan established or maintained
- 10 by an employee organization, the employee organization; or
- 11 (iii) In the case of a health benefit plan established or maintained
- 12 <u>by two or more employers or jointly by one or more employers and one or</u>
- 13 more employee organizations, the association, committee, joint board of
- 14 trustees, or other similar group of representatives of the parties who
- 15 <u>establish or maintain the benefit plan.</u>
- 16 (2) The plan sponsor of a health benefit plan may, on behalf of
- 17 covered persons in the plan, provide the consent to the delivery of all
- 18 communications related to the plan by electronic means and to the
- 19 electronic delivery of any health insurance identification card if,
- 20 before consenting on behalf of a covered person, a plan sponsor:
- 21 (a) Confirms that the covered person routinely uses electronic
- 22 communications during the normal course of employment;
- 23 (b) Provides the covered person an opportunity to opt out of
- 24 delivery by electronic means; and
- 25 (c) Follows all federal and state laws relating to the electronic
- 26 delivery of such information or documents.