



2017 ASSEMBLY BILL 1022

March 15, 2018 - Introduced by Representatives SUBECK, ANDERSON, BOWEN, BROSTOFF, HEBL, SARGENT, SINICKI, ZAMARRIPA and ZEPNICK, cosponsored by Senator RISSER. Referred to Committee on Health.

1 **AN ACT to create** 632.823 of the statutes; **relating to:** medicare supplement
2 policy renewal.

Analysis by the Legislative Reference Bureau

This bill provides that a person who has an individual medicare supplement insurance policy may cancel his or her policy and purchase a new policy during the period beginning on the insured's birthday and ending on the 30th day following the insured's birthday. Under the bill, if a person elects to cancel his or her individual medicare supplement policy, then the provider of that policy must allow the insured to continue coverage under that policy until the first day of the second month following the month in which the insured cancelled the policy. An insurer that provides medicare supplement policies may not deny coverage under, condition the issuance of, or discriminate in the price of the replacement policy based on the health status, claims experience, receipt of health care, or medical condition of the insured.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

3 **SECTION 1.** 632.823 of the statutes is created to read:
4 **632.823 Annual replacement period for medicare supplement policies.**
5 **(1)** Each policyholder of an individual medicare supplement policy may, during the

ASSEMBLY BILL 1022**SECTION 1**

1 period beginning on the insured's birthday and ending on the 30th day after the
2 insured's birthday, cancel the policyholder's medicare supplement policy and
3 purchase another individual medicare supplement policy with the same or lesser
4 benefits.

5 (2) If a policyholder elects to purchase a replacement policy under sub. (1), the
6 insurer whose medicare supplement policy is to be canceled shall allow the insured
7 to maintain coverage under that medicare supplement policy until the first day of the
8 2nd month following the month in which the policy is canceled.

9 (3) An insurer providing medicare supplement policies may not deny coverage
10 under, condition the issuance of, or discriminate in the price of the replacement policy
11 on the basis of health status, claims experience, receipt of health care, or medical
12 condition of an insured who elects to purchase a replacement policy under sub. (1).

13 **SECTION 2. Initial applicability.**

14 (1) This act first applies to an individual whose birthday occurs on the effective
15 date of this subsection.

16 **SECTION 3. Effective date.**

17 (1) This act takes effect on the first day of the 7th month beginning after
18 publication.

19 (END)