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SYNOPSIS:

This bill would authorize any person that provides a health insurance plan to provide all communications relating to the health insurance plan to enrollees by electronic means, provided enrollees are notified and may opt out of receiving communications electronically.

A BILL
TO BE ENTITLED
AN ACT

Relating to health insurance; to allow health insurers to communicate with enrollees regarding their health insurance plan or policy by electronic means.

BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

Section 1. (a) As used in this section, the following terms have the following meanings:

(1) HEALTH BENEFIT PLAN. Any policy or contract for health care services, including a vision or dental benefit plan issued, delivered, issued for delivery, renewed in this state by a health care insurer, health maintenance organization, accident and sickness insurer, fraternal benefit society, nonprofit hospital service corporation, nonprofit



29 medical service corporation, health care service plan, or any
30 other individual, firm, corporation, joint venture, or other
31 similar business entity that pays for, purchases, or furnishes
32 health care services to patients, insureds, or beneficiaries
33 in this state, including any entity created pursuant to
34 Article 6 of Chapter 4 of Title 10, Code of Alabama 1975.

35 (2) PLAN SPONSOR. Any person who establishes, adopts,
36 or maintains a health benefit plan, including an employer.

37 (b) A health benefit plan may provide all
38 communications relating to a health benefit plan, including
39 any health insurance identification card, to covered
40 individuals of the health benefit plan by electronic means,
41 provided the plan sponsor has done all of the following:

42 (1) Provided the consent to the mailing of all
43 communications related to the plan by electronic means on
44 behalf of covered individuals enrolled in the plan to the
45 health benefit plan.

46 (2) Confirmed that the enrollee routinely uses
47 electronic communications on a regular basis. This may be
48 confirmed by the employer of an enrollee if the employer is
49 the plan sponsor.

50 (3) Notified the enrollee of the electronic
51 communication option and provided the enrollee with the
52 opportunity to opt out of delivery by electronic
53 communication. This notice may also be provided by the health
54 benefit plan.

55 Section 2. This act shall become effective on the first
56 day of the third month following its passage and approval by



57 the Governor, or its otherwise becoming law.