

By: Anchia

H.B. No. 532

A BILL TO BE ENTITLED

1 AN ACT

2 relating to the preexisting condition exclusion period under the
3 Texas Health Insurance Risk Pool.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 SECTION 1. Section 1506.155(a), Insurance Code, is amended
6 to read as follows:

7 (a) Except as provided by this section and Section 1506.056,
8 pool coverage excludes charges or expenses incurred before the
9 expiration of 90 days from [~~first anniversary of~~] the effective
10 date of coverage with regard to any condition for which:

11 (1) the existence of symptoms would cause an
12 ordinarily prudent person to seek diagnosis, care, or treatment
13 within the six-month period preceding the effective date of
14 coverage; or

15 (2) medical advice, care, or treatment was recommended
16 or received during the six-month period preceding the effective
17 date of coverage.

18 SECTION 2. This Act applies only to an application for
19 coverage under the Texas Health Insurance Risk Pool that is filed
20 with the pool on or after the effective date of this Act. An
21 application filed before the effective date of this Act is governed
22 by the law in effect on the date the application was filed, and that
23 law is continued in effect for that purpose.

24 SECTION 3. This Act takes effect immediately if it receives

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1 a vote of two-thirds of all the members elected to each house, as
2 provided by Section 39, Article III, Texas Constitution. If this
3 Act does not receive the vote necessary for immediate effect, this
4 Act takes effect September 1, 2009.