

By: Creighton

S.B. No. 979

A BILL TO BE ENTITLED

AN ACT

relating to individual indemnity health insurance.

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

SECTION 1. Section 1201.104(a), Insurance Code, is amended to read as follows:

(a) For individual accident and health insurance policies, the commissioner shall adopt rules establishing minimum standards for benefits under each of the following categories of coverage:

- (1) basic hospital expense;
- (2) basic medical-surgical expense;
- (3) hospital [~~confinement~~] indemnity or other fixed indemnity;
- (4) major medical expense;
- (5) disability income protection;
- (6) accident only;
- (7) specified disease;
- (8) specified accident; and
- (9) limited benefit.

SECTION 2. Not later than January 1, 2016, the commissioner of insurance shall adopt any rules necessary to implement Section 1201.104, Insurance Code, as amended by this Act.

SECTION 3. This Act takes effect immediately if it receives a vote of two-thirds of all the members elected to each house, as provided by Section 39, Article III, Texas Constitution. If this

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1 Act does not receive the vote necessary for immediate effect, this

2 Act takes effect September 1, 2015.