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BILL NO. _____ Date of Intro. _____ Ref. _____

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AN ACT concerning the purchase of health insurance coverage and supplementing Title 17B of the New Jersey Statutes.

“Consumer Freedom From Unwanted Expense in Health Insurance Coverage Act.”

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PRIME Sponsor _____ / _____

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Same as _____ 14/15 Same as _____ 16/17

Suggested allocation:

AN ACT concerning the purchase of health insurance coverage and supplementing Title 17B of the New Jersey Statutes.

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

1. This act shall be known and may be cited as the “Consumer Freedom From Unwanted Expense in Health Insurance Coverage Act.”

2. As used in this act:

“Foreign health insurer” means an insurer licensed to sell individual health benefits plans in any other state.

“Individual health benefits plan” means a benefits plan for persons and their dependents which pays or provides for hospital and medical expense benefits for covered services.

“Resident” means a person whose primary residence is in New Jersey and who is present in New Jersey for at least six months of the calendar year.

3. Notwithstanding any other law, rule, or regulation to the contrary, a resident shall have the right to purchase a health insurance policy legally sold by a foreign health insurer. An employer shall have the right to reimburse its employees for the costs of health insurance coverage purchased pursuant to this act. The purchase of health insurance coverage pursuant to this act shall satisfy any legal obligation for an individual to maintain health insurance coverage imposed by any entity having the right to require that coverage be maintained.

4. This act shall take effect on the 90th day following enactment.

STATEMENT

This bill, the “Consumer Freedom From Unwanted Expense in Health Insurance Coverage Act,” provides a New Jersey resident with the right to purchase a health insurance policy legally sold by a foreign health insurer. A foreign health insurer means an insurer licensed to sell individual health benefits plans in any other state.

The bill provides that, notwithstanding any other law, rule, or regulation to the contrary, a resident shall have the right to purchase a health insurance policy legally sold by a foreign health insurer. The bill further specifies that an employer shall have the right to reimburse its employees for the costs of health insurance coverage purchased pursuant to the bill. The bill also stipulates that the purchase of health insurance coverage pursuant to the bill shall satisfy any legal obligation for an individual to maintain health insurance coverage imposed by any entity having the right to require that coverage be maintained.

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“Consumer Freedom From Unwanted Expense in Health Insurance Coverage Act.”

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