



# Ohio Legislative Service Commission

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## Synopsis of House Committee Amendments\*

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### **Sub. S.B. 9**

130th General Assembly  
(H. Insurance)

Removes from the bill all of the provisions related to insurance navigators that provided for the certification and oversight of insurance navigators for the purpose of assisting individuals in purchasing health insurance through a health insurance exchange established under the federal Patient Protection and Affordable Care Act of 2010.

Removes from the bill all of the provisions that enabled licensed insurance agents to sell health benefit plans through a health insurance exchange and the associated requirements.

Removes from the bill all of the provisions that altered the cost-sharing requirements imposed on health insuring corporations to bring state law in line with cost sharing requirements of the federal Patient Protection and Affordable Care Act of 2010.

Requires health insuring corporations to file any changes in a solicitation document with the Superintendent of Insurance 30 days prior to use for informational purposes.

Authorizes the Superintendent to disapprove any solicitation document or require that the document be amended if the Superintendent finds that the document fails to comply with the necessary requirements.

Suspends the operation of the following programs during the period beginning January 1, 2014, and expiring January 1, 2018: Ohio's Open Enrollment Program, Ohio's Health Reinsurance Program, and the option to convert certain health insurance contracts and policies.

Requires that if the applicable sections of the federal Patient Protection and Affordable Care Act of 2010, related to health insurance coverage, do not take effect

\* This synopsis does not address amendments that may have been adopted on the House Floor.

January 1, 2014, or become ineffective prior to the expiration of the suspension on January 1, 2018, then the suspended sections in either their present form or as they are later amended, again become operational.

Provides that carriers must not be required to offer open enrollment coverage under the Ohio Open Enrollment Program on or after January 1, 2014.

Provides that carriers must not be required to include an option to convert coverage in any policy or contract issued on or after January 1, 2014.

Prohibits carriers from reinsuring any insurance policies with the Ohio Health Reinsurance Program during the suspension of the Program on or after January 1, 2014.

Requires the Board of Directors of the Ohio Health Reinsurance Program to continue to have all of the authority and protection provided by the law and wind up the affairs of the Program during the period beginning January 1, 2014, and ending December 31, 2014.

Authorizes carriers to terminate an open enrollment or conversion policy or contract on or after January 1, 2014, if the carrier provides notice of termination to the policy or contract holder at the time the policy is issued, or at least 90 days prior to the termination, and offers the policy or contract holder the option to purchase other coverage offered by the insurer to be effective at the time of the termination.