
DEPARTMENT OF INSURANCE

Limiting age for dental and vision coverage

- Requires dental and vision health benefit plans, issued, renewed, or amended on or after January 1, 2024, to provide coverage to unmarried, dependent children until age 26.

Fees for insurer examinations

- Abolishes the Superintendent’s Examination Fund and the Captive Insurance Regulation and Supervision Fund and transfers the activities of these funds to the Department of Insurance Operating Fund.

Mine subsidence insurance

- Authorizes a board of county commissioners, in a county where insurers are required to offer mine subsidence insurance on an optional basis, to adopt a resolution requiring insurers to include mine subsidence insurance in each policy of basic homeowners insurance delivered, issued, or renewed in that county.
- Specifies that a mine subsidence insurance requirement applies beginning on the date specified in the resolution, or July 1 of the following year, whichever is later.
- Requires a county that adopts or rescinds a mine subsidence insurance requirement to provide a copy of the resolution to the Superintendent of Insurance and the Director of Natural Resources, for publication to their respective websites.

Insurance navigator license fees

- Reduces the certification and annual renewal fees for business entities that act as insurance navigators to \$200 and \$100, respectively.
- Requires individual insurance navigators to pay certification and renewal fees specified by the Superintendent of Insurance.
- Specifies that the fee changes are remedial in nature and intended to clarify the law as it existed before the provision’s effective date.

Limiting age for dental and vision coverage

(R.C. 1751.14, 3923.24, and 3923.241)

The bill increases the age at which vision and dental health benefit plans may exclude coverage for dependent children. Under current law, primary care health benefit plans – plans covering things like standard doctor visits or hospital stays – are required to cover dependent, unmarried children until those children reach age 26 (referred to as the “limiting age”). Other, narrower health benefit plans, like dental and vision plans, are excluded from this requirement and allowed to set their own limiting age. Under the bill, dental and vision insurance health benefit plans would also be required to cover nonmarried, dependent children until age 26. Other health plan types would be unaffected. This requirement applies to health benefit plans

issued, renewed, or amended on or after January 1, 2024. Other health plan types and vision and dental health benefit plans issued before that date are not affected.

Fees for insurer examinations

(R.C. 1739.10, 1751.34, 1761.16, 3901.021, 3901.07, 3901.071, 3919.19, 3921.28, 3930.13, 3931.08, 3964.03, 3964.13, and 3964.15)

Continuing law requires the Superintendent of Insurance to conduct financial examinations of insurance companies at least once every five years. The Department of Insurance monitors the financial solvency of insurance companies by reviewing financial statements and other records, and by conducting regular onsite examinations. Current law, changed in part by the bill, requires the Department's expenses from conducting an examination of a company to be paid by the insurance company to the Superintendent and deposited into the Superintendent's Examination Fund.

The bill eliminates the Superintendent's Examination Fund and instead requires the assessments to be paid to the Department of Insurance Operating Fund.

The bill also eliminates the Captive Insurance Regulation and Supervision Fund, which is used by the Superintendent for expenses related to the oversight of captive insurers. The bill requires the license fees and other fees paid to the fund under current law to instead be redirected to the Department of Insurance Operating Fund.

Mine subsidence insurance

(R.C. 3929.56)

Continuing law establishes a mine subsidence insurance program to provide coverage to homeowners in counties in which abandoned mines are located. The coverage addresses potential losses caused by the "collapse of lateral or vertical movements of structures resulting from the caving in of underground mines." It does not cover losses caused by earthquakes, landslides, volcanic eruption, or collapse of strip mines, storm and sewer drains, or rapid transit tunnels.¹¹⁰ Under the program, insurance premiums are paid into the Mine Subsidence Insurance Fund, which is a custodial account. The program is administered by the Ohio Mine Subsidence Insurance Underwriting Association, which in turn is governed by the Mine Subsidence Insurance Governing Board.

Every insurer is required by continuing law to include mine subsidence coverage provided by the Association in each policy of basic property and homeowners insurance that is delivered, issued for delivery, or renewed in the following counties: Athens, Belmont, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton, and Washington. In addition, current law, changed in part by the bill, requires every insurer that offers basic property and homeowners insurance for structures located in Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and

¹¹⁰ R.C. 3929.50, not in the bill.

Wayne counties to offer to include mine subsidence insurance coverage provided by the Association on an optional basis.

The bill authorizes the boards of county commissioners of Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, and Wayne counties, where mine subsidence insurance coverage is optional, to adopt a resolution requiring insurers to provide the coverage in all basic property and homeowners insurance policies. In other words, the bill allows the boards of county commissioners of those counties to opt-into the same mandatory coverage requirements that apply to Athens, Belmont, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton, and Washington counties under continuing law.

The bill specifies that the coverage requirement applies beginning on the date specified in the resolution, or July 1 of the first year that begins after the resolution is adopted, whichever is later. If the board of county commissioners later rescinds the resolution, insurers must cease requiring mine subsidence coverage and instead offer the coverage on an optional basis, beginning on or before the date specified in the rescinding resolution, or July 1 of the first year that begins after the resolution is adopted, whichever is later.

A board of county commissioners that adopts a mine subsidence insurance requirement or rescinds such a requirement must promptly send a copy of the resolution to the Director of Natural Resources and the Superintendent of Insurance. The Director must post the resolution to the Department of Natural Resources' website and the Superintendent must post the resolution to the Department of Insurance's website.

Insurance navigator license fees

(R.C. 3905.471; Section 803.300)

The bill modifies the initial certification and renewal fees for insurance navigators. An insurance navigator is a person selected to perform specified activities and duties identified in the federal Affordable Care Act:

- Conduct public education activities to raise awareness of the availability of qualified health plans;
- Distribute fair and impartial information concerning enrollment in qualified health plans, and the availability of premium tax credits and cost-sharing reductions;
- Facilitate enrollment in qualified health plans;
- Provide referrals to appropriate state agencies for any enrollee with a grievance or question regarding their health plan.¹¹¹

¹¹¹ R.C. 3905.01, not in the bill, and by reference Section 1311 of the federal "Patient Protection and Affordable Care Act," 124 Stat. 119.

Before H.B. 509 of the 134th General Assembly, initial licensing fees and renewal fees for both individual and business entity insurance navigators were established by administrative rule. For business entities, the rule imposed different fees based on how many insurance navigators the business entity employed. For business entities with less than 100 employed insurance navigators, an applicant paid an initial application fee not exceeding \$250, and an annual renewal fee not exceeding \$100. For business entities with 100 or more employed insurance navigators, an applicant paid an initial application fee not exceeding \$500, and an annual renewal fee not exceeding \$250. According to the Department of Insurance, no fees were charged for initial certification or renewal of individual insurance navigator licenses.

H.B. 509 requires individual insurance navigators to pay \$200 for initial certification and \$100 annually for license renewal, but makes no change to the fees for business entities, which are still set by administrative rule. The bill reverses the application of the H.B. 509 changes. Under the bill, individual insurance navigators pay fees specified by rule of the Superintendent of Insurance (currently \$0) for initial licensure and renewal. Conversely, the fees for business entities are reduced to \$200 for initial certification and \$100 for annual renewal, regardless of how many insurance navigators the business entity employs.

The bill specifies that this change is remedial in nature and intended to clarify the law as it existed before the provision's effective date. The H.B. 509 fee changes were effective April 6, 2023.