

**SB167 INTRODUCED**



1 3549VE-1

2 By Senators Carnley, Shelnutt, Scofield, Hatcher

3 RFD: Banking and Insurance

4 First Read: 04-Apr-23

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SYNOPSIS:

This bill would authorize any person that provides a health insurance plan to provide all communications relating to the health insurance plan to enrollees by electronic means, provided enrollees are notified and may opt out of receiving communications electronically.

A BILL  
TO BE ENTITLED  
AN ACT

Relating to health insurance; to allow health insurers to communicate with enrollees regarding their health insurance plan or policy by electronic means.

BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

Section 1. (a) As used in this section, the following terms have the following meanings:

(1) HEALTH BENEFIT PLAN. Any individual or group plan, policy, or contract for health care services, including a vision or dental benefit plan issued, delivered, issued for delivery, renewed in this state by a health care insurer, health maintenance organization, accident and sickness insurer, fraternal benefit society, nonprofit hospital service



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29 corporation, nonprofit medical service corporation, health  
30 care service plan, or any other individual, firm, corporation,  
31 joint venture, or other similar business entity that pays for,  
32 purchases, or furnishes health care services to patients,  
33 insureds, or beneficiaries in this state, including any entity  
34 created pursuant to Article 6 of Chapter 4 of Title 10, Code  
35 of Alabama 1975.

36 (2) PLAN SPONSOR. Any person who establishes, adopts,  
37 or maintains a health benefit plan, including an employer.

38 (b) A health benefit plan may provide all  
39 communications relating to a health benefit plan, including  
40 any health insurance identification card, to covered  
41 individuals of the health benefit plan by electronic means,  
42 provided the plan sponsor has done all of the following:

43 (1) Confirmed that the enrollee routinely uses  
44 electronic communications on a regular basis. This may be  
45 confirmed by the employer of an enrollee if the employer is  
46 the plan sponsor.

47 (2) Notified the enrollee of the electronic  
48 communication option and provided the enrollee with the  
49 opportunity to opt out of delivery by electronic  
50 communication.

51 Section 2. This act shall become effective on the first  
52 day of the third month following its passage and approval by  
53 the Governor, or its otherwise becoming law.