Insurance—Disclosure Statements; Confidential Treatment of Information; COBRA Continuation of Coverage; State Fair Board and Certain Coverages; HB 2537

HB 2537 amends provisions in the Insurance Code relating to certain disclosure statements and the confidential treatment of information disclosed in certain examinations; creates new law to require municipalities to pay premiums for continuation under Consolidated Omnibus Budget Reconciliation Act health benefit provisions (COBRA) to a surviving spouse and eligible dependent children in the event of a line of duty death of any emergency personnel; amends existing law to require state agencies and municipalities to pay premiums for continuation of coverage under COBRA to a surviving spouse and eligible dependent children in the event of a line of duty death of law enforcement officer who is employed by the Kansas Department of Corrections; and authorizes the State Fair Board to purchase event cancellation and rain insurance coverage.

Disclosure Statements

Specifically, the bill removes the ten-point boldface type printing requirement for the disclosure statement required to be included in any contract of insurance or indemnity or explanatory materials written in a language other than English, which are provided by insurance companies in the state.

Extension of Confidential Treatment; Access to Examination Information

The bill also extends the confidential treatment to information obtained or disclosed to the Insurance Commissioner in the course of an examination made under the Kansas Insurance Code that is not subject to subpoena and may not be made public, except to the extent specifically provided in the Kansas Open Records Act, to include the analysis by the Commissioner pertaining to either the financial condition or the market regulation of a company. The bill also extends access to information obtained or disclosed in the course of an examination beyond the National Association of Insurance Commissioners to include its affiliates.

Continuation of COBRA Coverage

Emergency Personnel

The bill enacts new law to require municipalities to pay premiums for continuation of coverage under COBRA for the surviving spouse and eligible dependent children under the age of 26 of any emergency personnel who dies in the line of duty.

The payment of premiums for COBRA continuation coverage is to be paid for 18 months and only if the deceased emergency personnel was enrolled in a health benefit plan for which a municipality was paying premiums. A municipality is not required to pay the premiums for a surviving spouse when any of the following conditions are present:

- On or after the end of the 18th calendar month after the date of the deceased emergency personnel's death;
- Upon the remarriage of the deceased emergency personnel's surviving spouse;
 or
- Upon the deceased emergency personnel's surviving spouse reaching the age of 65.

Under the bill, "emergency personnel" is assigned the definition of "attendant" as specified in KSA 2013 Supp. 65-6112 (emergency medical services):

 A first responder, an emergency medical responder, emergency medical technician, emergency medical technician-intermediate, emergency medical technician-defibrillator, emergency medical technician-intermediate/defibrillator, advanced emergency medical technician, mobile intensive care technician or paramedic certified pursuant to this act.

Law Enforcement Officer—Kansas Department of Corrections Employees

The bill amends the law requiring state agencies or municipalities to pay premiums for continuation of coverage under COBRA for the surviving spouse and eligible dependent children under the age of 26 of certain law enforcement officers who die in the line of duty. The bill amends the definition of "law enforcement officer" to include employees who are employed by the Kansas Department of Corrections. Under the existing law that provides for the continuation of coverage under COBRA, a "law enforcement officer" is an employee employed by a law enforcement agency whose principal duties are engagement in the enforcement of law and maintenance of order within this state and its political subdivisions, and who is certified pursuant to the provisions of the Kansas Law Enforcement Training Act.

State Fair Board—Event Cancellation and Rain Insurance Coverage

Finally, the bill authorizes the State Fair Board to purchase event cancellation and rain insurance coverage in amounts deemed appropriate by the Board for the period of the annual State Fair and during the remainder of the year. Insurance purchased pursuant to provisions of the bill is required to be acquired through the Committee on Surety Bonds and Insurance and its procedures for insurance contracts and coverage.