

By: Senator(s) Carmichael, Dearing

To: Insurance

SENATE BILL NO. 2485

1 AN ACT TO AMEND SECTION 83-9-1, MISSISSIPPI CODE OF 1972, TO
2 PROVIDE THAT ISSUERS OF HEALTH INSURANCE POLICIES SHALL NOT DENY
3 BENEFITS PROVIDED FOR THE TREATMENT OF INJURIES SOLELY BECAUSE THE
4 INJURY RESULTED FROM PARTICIPATION OF THE INSURED OR BENEFICIARY
5 IN CERTAIN LEGAL ACTIVITIES; AND FOR RELATED PURPOSES.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

7 **SECTION 1.** Section 83-9-1, Mississippi Code of 1972, is
8 amended as follows:

9 83-9-1. The term "policy of accident and sickness
10 insurance," as used in Sections 83-9-1 through 83-9-21, includes
11 any individual or group policy or contract of insurance against
12 loss resulting from sickness or from bodily injury, including
13 dental care expenses resulting from sickness or bodily injury, or
14 death by accident, or accidental means, or both. An issuer of a
15 policy of accident and sickness insurance shall not deny benefits
16 provided for the treatment of an injury solely because such injury
17 resulted from participation of the insured or beneficiary in an
18 activity such as motorcycling, snowmobiling, all-terrain vehicle
19 riding, horseback riding, skiing or other similar legal activity.

20 **SECTION 2.** This act shall take effect and be in force from
21 and after July 1, 2005.