

By: Representative Franks

To: Insurance

HOUSE BILL NO. 358

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 OTHERWISE PROVIDED FOR THE TREATMENT OF INJURIES SOLELY  
4 BECAUSE THE INJURY RESULTED FROM PARTICIPATION OF THE INSURED OR  
5 BENEFICIARY 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 otherwise provided for the treatment of an injury solely because  
17 such injury resulted from participation of the insured or  
18 beneficiary in an activity such as motorcycling, snowmobiling,  
19 all-terrain vehicle riding, horseback riding, skiing or other  
20 similar legal activity.

21 **SECTION 2.** This act shall take effect and be in force from  
22 and after July 1, 2007.