

By: Representative Lamar

To: Insurance

HOUSE BILL NO. 522

1 AN ACT TO PROHIBIT POLICIES THAT COVER HEALTH CARE SERVICES
2 OR A DISABILITY FROM CONTAINING PROVISIONS PURPORTING TO RESERVE
3 DISCRETION TO THE HEALTH CARRIER TO INTERPRET THE TERMS OF THE
4 POLICY; AND FOR RELATED PURPOSES.

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

6 **SECTION 1.** No policy, contract, certificate, endorsement,
7 rider application or agreement offered or issued in this state, by
8 a health carrier, to provide, deliver, arrange for, pay for or
9 reimburse any of the costs of health care services or of a
10 disability may contain a provision purporting to reserve
11 discretion to the health carrier to interpret the terms of the
12 policy, contract, certificate, endorsement, rider application or
13 agreement, or to provide standards of interpretation or review
14 that are inconsistent with the laws of this state.

15 **SECTION 2.** This act shall take effect and be in force from
16 and after July 1, 2017.

