

By: Burton (By Request)

To: Insurance

SENATE BILL NO. 2225

1 AN ACT REQUIRING ALL HEALTH AND LIFE INSURANCE COMPANIES
2 LICENSED BY THE STATE OF MISSISSIPPI TO DISCLOSE TO THE APPLICANT
3 OF A POLICY ALL MEDICAL EXAM FINDINGS DEALING WITH HIS OR HER
4 APPLICATION; AND FOR RELATED PURPOSES.

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

6 SECTION 1. (1) When either a health or a life insurance
7 company licensed by the State of Mississippi performs any type of
8 medical exam on an applicant of a policy, the insurance company
9 shall disclose to the applicant the results of the medical exam.

10 (2) The insurance company shall inform the applicant of the
11 medical exam results within thirty (30) days of the time when the
12 insurance company receives the results by mailing a duplicate of
13 the results to the applicant.

14 (3) If it is discovered that a health or life insurance
15 company fails to disclose the medical exam results to the
16 applicant, the Commissioner of Insurance shall send a letter of
17 warning to the insurance company after the first offense. Upon
18 any subsequent offense, the Commissioner of Insurance shall impose
19 an administrative fine upon the insurance company in an amount not
20 to exceed Five Thousand Dollars (\$5,000.00) for every set of
21 results not disclosed.

22 SECTION 2. This act shall take effect and be in force from

23 and after July 1, 2000.