MISSISSIPPI LEGISLATURE REGULAR SESSION 2004

By: Representatives Franks, Beckett

To: Insurance

HOUSE BILL NO. 808

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

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

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

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

SECTION 2. This act shall take effect and be in force from and after July 1, 2004.

ST: Health insurers; require coverage for injuries resulting from participation in legal activities.