SPONSOR: Rep. B. Short & Sen. Bushweller
Reps. Bolden, Brady, Briggs King, Q. Johnson, Spiegelman; Sens. Henry, Hocker

HOUSE OF REPRESENTATIVES
149th GENERAL ASSEMBLY

HOUSE BILL NO. 406

AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO SMALL EMPLOYER HEALTH INSURANCE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

Section 1. Amend § 7218, Title 18 of the Delaware Code by making deletions as shown by strike through and insertions as show by underline as follows:

~~(e) A small employer health insurance carrier may not make available, issue, or renew a "stop-loss" policy to a small employer if that small employer employs no more than 15 eligible employees, the majority of whom are employed within this State, on at least 50% of its working days during the preceding calendar quarter.~~ (e) A small employer health insurance carrier may make available, issue, or renew a “stop loss” policy to a small employer if that small employer employs more than 5 eligible employees, the majority of whom are employed within this State, on at least 50% of its working days during the preceding calendar quarter.

SYNOPSIS

This bill allows for small employers who have more than 5 employees to obtain a “stop loss” policy for health insurance. This will provide more options for small employers in the health insurance market. Additionally these changes bring the section into compliance with the Delaware Legislative Drafting manual.