



SPONSOR: Sen. Blevins & Rep. Oberle

DELAWARE STATE SENATE
143rd GENERAL ASSEMBLY
SENATE BILL NO. 236

AN ACT TO AMEND CHAPTER 25, TITLE 18 OF THE DELAWARE CODE RELATING TO RATES AND RATING ORGANIZATIONS.

WHEREAS, rising health insurance premiums are creating an enormous financial burden for Delaware families; and

WHEREAS, the State of Delaware regulates the premiums for auto insurance, homeowners insurance, and all other lines of property and casualty insurance; and

WHEREAS, the State of Delaware's rate review process is fair and is subject to judicial review; and

WHEREAS, health insurance premiums are now specifically exempted from the State of Delaware's rate review process, so long as they comply with procedural requirements laid out in the Delaware Code;

NOW THEREFORE:

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

1 Section 1. Amend Title 18, Section 2506 of the Delaware Code by deleting it in its entirety and replacing it with the
2 following:

3 "§2506. Effective Date of Filing.

4 (a) The Commissioner shall review filings as soon as reasonably possible after they have been made in order to
5 determine whether they meet the requirements of this chapter. The filings shall be deemed to meet the requirements of this
6 chapter unless disapproved by the Commissioner, except as otherwise provided for certain filings pursuant to Chapter 72
7 of this Title. Compliance with Chapter 72 of this Title shall not relieve an insurer from compliance with this Chapter.

8 (b) Any special filing with respect to a surety or guaranty bond required by law or by court or executive order or by
9 order, rule or regulation of a public body, not covered by a previous filing, shall become effective when filed and shall be
10 deemed to meet the requirements of this chapter until such time as the Commissioner rejects the filing."

SYNOPSIS

This Act would grant the Delaware Insurance Department the same ability to review health insurance premium rates that it now has for auto insurance, homeowners insurance, and all other lines of property and casualty insurance.

Author: Senator Blevins