

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 19-134—HB 5521

Insurance and Real Estate Committee

**AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE
FOR PREEXISTING CONDITIONS**

SUMMARY: This act prohibits short-term health insurance policies issued on a nonrenewable basis for a term of six months or less from containing a preexisting condition provision. Existing law prohibits other individual and group health insurance policies and HMO contracts from imposing a preexisting condition provision, which is a policy provision that generally limits or excludes coverage for health conditions that existed before the coverage effective date.

The act also redefines the term “preexisting condition provision” to apply it to preexisting conditions whether or not medical advice, diagnosis, care, or treatment was recommended or received before the coverage effective date. Prior law applied such a provision to preexisting conditions for which medical advice, diagnosis, care, or treatment was recommended or received.

Lastly, the act repeals provisions that mandate coverage for breast cancer survivors, which are unnecessary due to its change in the definition of preexisting condition provision.

EFFECTIVE DATE: January 1, 2020