



# 2022 Group Benefits Employee Markets Legislative Notice

## Employee Version

**Note:** The purpose of this Notice is to provide an overview of new laws primarily passed in 2022 that may impact your insurance policy. These laws may apply to the extent that your policy has the applicable provisions in the contract.

**DISCLAIMER: The Hartford provides this Notice for informational purposes only. This Notice includes information that may impact policies issued by The Hartford, but does not constitute legal advice. You should continue to consult your employer's legal and HR resources for guidance on the application of the law(s) cited in this Notice.**

### **Policy Provisions**

**State and Title:** Washington; WA House Bill 1052

(RCW 48.30.150; 48.30.140; 48:30:360 (new))

**Effective Date:** 6/9/2022

**Summary:** The WA legislature added a new section to the unfair practices section of the insurance code pertaining to performance standards (guarantees) in insurance contracts, indicating they are not considered illegal rebating of premium provided the performance standards are included in the insurance contract and that the language is filed.

**State and Title:** Colorado; CO Reg 3 CCR 702-4-2-40, et al.

**Effective Date:** 6/14/2022

**Summary:** The CO Department of Insurance (DOI) updated and adopted new rules relative to minimum standards for limited benefit (excepted benefit) health coverages. The changes that impact policies include updated disclosures to advise that the coverage purchased is a limited benefit health coverage, limits wellness benefits to be included with accident, disability income and hospital indemnity policies and requires wellness benefits to be fully disclosed within the policy, and identifies prohibited practices restricting certain benefits (sickness) within accident policies and restricts disability income policies from including any loan payment benefits.

**State:** Illinois; IL Insurance code 215 ILCS 5/231.1



**Effective:** 05/06/2022

**Summary:** The IL insurance code section on group life standard provisions has been updated with additional requirements pertaining to preventing the loss of coverage for active employees when the policy is replacing an in-force policy of a different carrier. If active employment is a condition of insurance, the statute lays out requirements for those benefits remaining in effect if specified conditions outlined in the statute are met.

## **Disclosures/Notices**

### **Guaranty Association Notices:**

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insureds with a limited benefit in the event the insurance company becomes insolvent and can no longer pay claims. Each state provides coverage according to its Life and Health Insurance Guaranty Association laws for certain certificate holders under a group insurance policy. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in these states are required, as a condition of doing business in the state, to be members of the Guaranty Association. The Hartford is required by law to provide or make available the Guaranty Association Notice as a means of informing policyholders of the existence and purpose of the Guaranty Association. The following states have made changes to their Guaranty Association coverage limits:

**State and Title:** **North Carolina;** NC Regulatory Activity Memorandum dated March 18, 2022

**Effective Date:** **3/18/2022**

**Summary:** The NC Life and Health Insurance Guaranty Association updated their address, which will require changes to the current guaranty notice.

**State and Title:** **Nevada;** NV Regulatory Activity Notice dated January 7, 2022

**Effective Date:** **7/1/2022**

**Summary:** The Nevada Life and Health Insurance Guaranty Association published a revised version of the Notice.

**State and Title:** **Texas;** TX 28 TAC Ch. 3

**Effective Date:** **5/11/2022**

**Summary:** The TX Department of Insurance updated their address, which will require changes to the current guaranty notice.