

**GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2009**

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**SENATE BILL 165**

Short Title: State Review of Group Insurance Claims. (Public)

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Sponsors: Senator Hartsell.

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Referred to: Commerce.

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February 16, 2009

A BILL TO BE ENTITLED

AN ACT TO REQUIRE THE DEPARTMENT OF INSURANCE TO DEVELOP A STATE  
REVIEW PROCESS OF GROUP INSURANCE CLAIMS.

The General Assembly of North Carolina enacts:

**SECTION 1.** The Department of Insurance shall review the appeals and grievance processes for all group insurance claims, including group accident insurance claims and group health insurance claims, as those terms are defined in G.S. 58-51-80. The Department, in collaboration with the Department of Health and Human Services, shall develop a State claims review process for group insurance claims that are denied or refused by either insurers or employers. The Department of Insurance shall have regulatory authority to make benefit determinations in relation to group insurance policies through this claims review process.

The Department shall report its proposal, including any necessary legislative recommendations, to the General Assembly on or before March 1, 2010.

**SECTION 2.** This act is effective when it becomes law.

