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Alaska State Legislature - House District 38

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Sponsor Statement

HB 211 (Insurance: Prepaid Legal Plans)

"An Act relating to prepaid legal plans."

House Bill 211 exempts prepaid legal plans from regulation as an insurance product and specifies several consumer protection measures related to these plans.

It is hard to get legal services in Alaska, especially if you have fixed/limited income or live in a rural area. Pro bono and public services help to fill the gap, but access to justice remains a challenge.

A prepaid legal plan is like a subscription service for bar-accredited lawyers. For a monthly or annual fee, a subscriber can get help with anything on the plan's "menu" of legal services, like document review; will preparation; traffic tickets; legal advice and research; and a set number of hours of civil trial defense. These services are less expensive than hiring an attorney the traditional way, which often means paying large upfront costs.

Right now, prepaid legal plans are regulated as insurance. But there is no indemnification against financial loss, which is an important part of most health or auto insurance plans. The fees for a lawyer and the services a plan user gets are pre-set and limited.

House Bill 211 exempts prepaid legal plans from regulation as an insurance product and treat them like a subscription service. This removes a barrier for Alaskans that would use a prepaid legal plan to get help from a lawyer they would not be able to otherwise. Alaskans will still be able to file complaints about an attorney's professional misconduct through the Alaska Bar Association.

I hope to earn your support for House Bill 211, which will make it easier for people across Alaska to get legal help. Please feel free to contact Keenan Miller in my office with questions. He may be reached at Keenan.Miller@akleg.gov or (907) 465-5141.