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Sectional Analysis

HB 211 (Insurance: Prepaid Legal Plans), version I

"An Act relating to prepaid legal plans."

Section 1:

- Exempts prepaid legal plans from TITLE 21. INSURANCE.
- Defines a prepaid legal plan for the purpose of this subsection.

Section 2:

- Clarifies consumer protections related to prepaid legal plans, including:
 - o Prohibition of misleading advertising
 - o Prohibition of requiring payment beyond the month in which disenrollment from the plan is requested
 - o Prohibition of penalties for plan disenrollment
 - o Requirements to provide written disclosures that include
 - A list of covered legal services and significant exclusions
 - The cost and payment terms of plans
 - Information on how to access services, and contact attorneys and plan administrators;
 - An explicit statement that the plan is not insurance or subject to insurance regulation
 - The procedures for filing a complaint or resolving a dispute
 - o And a requirement to keep records of member complaints, which must be maintained for three years and be made available to the attorney general on request.
- Refers to Section 1's definition of a prepaid legal plan.