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Explanation of Changes

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

"An Act relating to prepaid legal plans."

In version N, the House Judiciary Committee added Section 2 to the bill to address various consumer protection concerns.

In version I, the House Labor and Commerce Committee added two provisions to section 2.

Section 2 does the following:

- 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.