

MISSISSIPPI

Department of Insurance



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BULLETIN

TO: ALL INSURANCE COMPANIES WRITING HEALTH INSURANCE
WITHIN MISSISSIPPI

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The 1991 Session of the Mississippi Legislature adopted House Bill 774 which authorized the Commissioner of Insurance to issue a Directive to every insurance carrier authorized to write health insurance policies in this State to require the following:

(a) Every insurance carrier that is providing health insurance coverage to a person at the time such person is called to serve on active military duty by Executive Order of the President of the United States, upon such person's becoming deactivated from active duty, shall resume providing the same health insurance coverage, including any preexisting condition which was covered, to that person and his or her dependents as the carrier was providing before the person was called to active military duty as provided in Paragraphs (b) and (c) herein;

(b) In the case of group coverage, an employee covered under paragraph (a) of this section shall be entitled to the same coverage as the other employees of his or her group that is in effect at the time of his or her deactivation. If there is no longer a group policy in effect upon his or her deactivation, such employee shall be entitled to receive any nongroup coverage that is offered in the nongroup market by that carrier;

(c) In the case of nongroup coverage, a person covered under paragraph (a) of this section shall be entitled to receive the same coverage he or she had before serving on active military duty or if such coverage is no longer available, any other coverage offered in the nongroup market by that carrier; and

(d) Every insurance carrier shall resume such coverage as required in this section regardless of any condition developed by the person and his or her dependents during the time the person was serving on active military duty.