



## H.R. 6908 – Health Insurance Source of Injury Clarification Act

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### FLOOR SITUATION

H.R. 6908 is expected to be considered on the floor under suspension of the rules and will require a two-thirds vote for passage. This legislation was introduced by Representative Michael Burgess (R-TX) on September 16, 2008. The bill was ordered reported from the Committee on Energy and Commerce by voice vote on September 16, 2008.

H.R. 6908 is expected to be considered on the floor on September 23, 2008.

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### SUMMARY

H.R. 6908 requires insurers to ensure that limitations and restrictions in health insurance coverage offered in connection with a group health plan are disclosed to the plan sponsor in advance of the point of sale. The insurer and plan sponsor are further required to share the limitations and restrictions with participants and beneficiaries upon their enrollment in the plan. It also requires that the limitations and restrictions be explicit and clear.

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### BACKGROUND

Health insurance policies can be complicated and confusing and can contain limitations and restrictions on the types of activities for which injuries will be covered. For example, many group health insurance policies include a restriction for injuries that occur as a result of a higher-risk recreational activity, such as skydiving and bungee jumping.

The health insurance industry is governed by the Health Insurance Portability and Accountability Act (HIPAA), the Employee Retirement Income Security Act (ERISA), and the Internal Revenue Code. HIPAA Provides protections for participants and beneficiaries in group health plans in order to make health plans more accountable.

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### COST

The Congressional Budget Office has not issued a cost estimate for this legislation.

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### STAFF CONTACT

For questions or further information contact Brianne Miller at 6-2302.