
HOUSE COMMITTEE AMENDMENTS

2025 Regular Session

Amendments proposed by House Committee on Insurance to Reengrossed Senate Bill No. 16 by Senator McMath

1 AMENDMENT NO. 1

2 On page 1, line 12, change "**policy of insurance**" to "**insurance policy**"

3 AMENDMENT NO. 2

4 On page 1, delete lines 14 through 16 in their entirety

5 AMENDMENT NO. 3

6 On page 1, line 17, change "**(b)**" to "**(a)**"

7 AMENDMENT NO. 4

8 On page 2, line 3, change "**(c)**" to "**(b)**"

9 AMENDMENT NO. 5

10 On page 2, line 6, change "**(d)**" to "**(c)**"

11 AMENDMENT NO. 6

12 On page 2, line 8, change "**(e)**" to "**(d)**"

13 AMENDMENT NO. 7

14 On page 2, line 11, change "**(f)**" to "**(e)**"

15 AMENDMENT NO. 8

16 On page 2, line 13, change "**(g)**" to "**(f)**"

17 AMENDMENT NO. 9

18 On page 2, between lines 14 and 15, insert the following:

19 **"(2) No health stop-loss insurance issued in connection with an employee benefit**
 20 **plan of an employer with less than five employees shall be issued on or after January**
 21 **1, 2026, if the insurance policy contains a provision permitting or authorizing the**
 22 **adjustment of specific deductibles or attachment points of a plan member or of specific**
 23 **diseases or conditions."**

24 AMENDMENT NO. 10

25 On page 2, line 15, change "**(2)**" to "**(3)**"

1 AMENDMENT NO. 11

2 On page 2, delete lines 17 through 22 and insert the following:

3 **"I. The commissioner of insurance shall develop a standardized health stop-loss**
4 **policy disclosure form, in accordance to the Administrative Procedure Act, no later**
5 **than November 1, 2025. The disclosure form shall include an explanation of the**
6 **limitations of coverage, potential employer risk, and impact of claims on renewals.**
7 **After January 1, 2026, an employer shall sign the disclosure form prior to purchasing**
8 **the policy."**