

**ALEC EXPOSED**

"ALEC" has long been a secretive collaboration between Big Business and "conservative" politicians. Behind closed doors, they ghostwrite "model" bills to be introduced in state capitols across the country. This agenda-underwritten by global corporations--includes major tax loopholes for big industries and the super rich, proposals to offshore U.S. jobs and gut minimum wage, and efforts to weaken public health, safety, and environmental protections. Although many of these bills have become law, until now, their origin has been largely unknown. With **ALEC EXPOSED**, the Center for Media and Democracy hopes more Americans will study the bills to understand the depth and breadth of how big corporations are changing the legal rules and undermining democracy across the nation.

**ALEC's Corporate Board**  
--in recent past or present

- AT&T Services, Inc.
- centerpoint360
- UPS
- Bayer Corporation
- GlaxoSmithKline
- Energy Future Holdings
- Johnson & Johnson
- Coca-Cola Company
- PhRMA
- Kraft Foods, Inc.
- Coca-Cola Co.
- Pfizer Inc.
- Reed Elsevier, Inc.
- DIAGEO
- Peabody Energy
- Intuit, Inc.
- Koch Industries, Inc.
- ExxonMobil
- Verizon
- Reynolds American Inc.
- Wal-Mart Stores, Inc.
- Salt River Project
- Altria Client Services, Inc.
- American Bail Coalition
- State Farm Insurance

For more on these corporations, search at [www.SourceWatch.org](http://www.SourceWatch.org).

**DID YOU KNOW?** Corporations VOTED to adopt this. Through ALEC, global companies work as "equals" in "unison" with politicians to write laws to govern your life. Big Business has "a VOICE and a VOTE," according to newly exposed documents. **DO YOU?**

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**Renewability of Individual Health Insurance Act**

Did you know that global pharmaceutical company Bayer Healthcare was the corporate co-chair in 2011?

**Summary**

The purpose of this Act is to reform the individual health insurance market to prevent insurance companies from cancelling individual policies due to illness or high-risk health conditions once they have been under-written.

**Model Legislation**

**Section 1. {Definitions}**

(A) The term "insurer" means any entity which provides health insurance in this state.

(B) The term "individual health benefit plan" means any plan which is insured by an insurer and which provides medical, surgical, or hospital care or benefits to a resident of this state. The term does not include non-renewable plans with a duration of 6 months or less, accident-only, credit, dental, vision, Medicare supplement, long-term care, or disability income insurance, coverage issued as a supplement to liability insurance, worker's compensation or similar insurance, automobile medical payment insurance, or employee welfare benefit plans.

**Section 2. {Non-renewal}**

(A) No insurer providing coverage under an individual health benefit plan shall non-renew such plan except for the following reasons:

- (1). Nonpayment of required premium;
- (2). Fraud or misrepresentation on the part of the individual;
- (3). Non-compliance with provisions of the plan;
- (4). Non-renewal upon ninety (90) days written notice with respect to all persons insured under a particular individual health plan in the state.

(B) An insurer that exercises its right on non-renewal as provided in paragraph 2A.4. may not accept any new individual health business for a period of five (5) years, after it provides notice of such non-renewal.

**Section 3. {Severability clause}**

**Section 4. {Repealer clause}**

Were your laws repealed?

**Section 5. {Effective date}**

**1995 Sourcebook of American State Legislation**

**Related Files**

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