

**BEFORE THE COMMISSIONER OF INSURANCE**

**STATE OF GEORGIA**

**NOTICE OF HEARING AND INTENT TO ADOPT RULE CHANGES**

Notice is hereby given pursuant to the Georgia Administrative Procedure Act, O.C.G.A. Sections 50-13-3, 50-13-4, 50-13-6, 50-13-21, and, 33-2-9 of the following proposals by the Commissioner of Insurance to amend the Rules and Regulations of the Office of the Commissioner of Insurance as follows:

-Amend Regulations 120-2-3-.06 entitled "Kinds of Licenses Issued," 120-2-3-.09 entitled "Examinations," 120-2-3-.18 entitled "Resident Bond Requirements," and 120-2-3-.46 entitled "Limited Group Health Counselor."

**SYNOPSIS AND EXPLANATION OF PROPOSED RULE CHANGES**

The Patient Protection and Affordable Care Act ("PPACA") imposed a medical loss ratio on health insurers. As a result of the imposition of that medical loss ratio, some insurers providing group and individual health insurance coverage reduced their agent commissions. Reduced agent commissions may cause health insurance agents to withdraw from serving the health insurance market, and a reduction of the number of health insurance agents could have a detrimental effect upon Georgia consumers' access to and use of health insurance. Counselors' fees are not subject to any medical loss ratio and, consequently, have not been substantially reduced in response to PPACA's requirements.

At present, this office's Rules and Regulations allow for the issuance of a Limited Group Health Counselor license. The proposed amendments described herein would allow for the issuance of a Limited Health Counselor license, in lieu of the current Limited Group Health Counselor license. Accordingly, the proposed limited license would allow for counseling services with regard to both group and individual health insurance. The full text of the proposed Regulations described herein is attached and made a part hereof by reference.

**SCHEDULE**

The aforesaid proposal, which is being forwarded to the Attorney General for approval as to legality pursuant to O.C.G.A. Section 33-2-9, are now on file in the Administrative Procedure Division of the Office of Commissioner of Insurance, 1016 West Tower, Floyd Building, Two Martin Luther King, Jr. Drive, Atlanta, Georgia 30334, and are hereby declared to be a public record as follows:

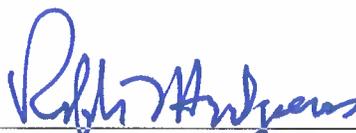
Interested persons may participate in the proposed rulemaking process by submitting their written comments to Vince Wiegand, Administrative Procedure Division, Office of Commissioner of Insurance, 1016 West Tower, Floyd Building, Two Martin Luther King, Jr. Drive, Atlanta, Georgia 30334. All comments must be received by the Administrative Procedure Division by 4:30 p.m. on May 20, 2016. Interested persons may also participate in the proposed

rulemaking by submitting oral comments at the hearing to commence on May 24, 2016 at 9:00 a.m. in the Hearing Room of the Office of Commissioner of Insurance, Seventh Floor, West Tower, Floyd Building, Two Martin Luther King, Jr. Drive, Atlanta, Georgia 30334.

Oral presentations at the hearing may be limited to five (5) minutes per person in order to afford all interested persons an opportunity to be heard. If you have a physical impairment and require assistance or have any questions regarding this notice, please contact the Administrative Procedure Division.

Based upon full consideration of all written and oral comments regarding the above matters, the Commissioner of Insurance may reject or adopt the proposed rules or may make changes to the proposed rules which may require another rulemaking hearing.

Given under my Hand and Official Seal this 15<sup>th</sup> day of April, 2016.



RALPH T. HUDGENS  
COMMISSIONER OF INSURANCE  
STATE OF GEORGIA

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