

AN ACT

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District of
Columbia
Official Code*

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IN THE COUNCIL OF THE DISTRICT OF COLUMBIA

To amend the Life Insurance Act of 1934 to repeal the provision holding the insurer not liable for any alcohol or narcotics-related loss under any insurance policy issued in the District; and to amend the Drug Abuse, Alcohol Abuse, and Mental Illness Insurance Coverage Act of 1986 to prohibit the exclusion of health care coverage on the basis that the insured sustained the loss while intoxicated or under the influence of any narcotic.

BE IT ENACTED BY THE COUNCIL OF THE DISTRICT OF COLUMBIA, That this act may be cited as the "Alcohol and Narcotics-Related Claims Liability Exclusion Repeal Amendment Act of 2006".

Sec. 2. Section 12(c)(2)(K) of Chapter V of the Life Insurance Act of 1934, approved June 19, 1934 (48 Stat. 1166; D.C. Official Code § 31-4712(c)(2)(K)), is repealed.

Amend
§ 31-4712

Sec. 3. Section 4 of the Drug Abuse, Alcohol Abuse, and Mental Illness Insurance Coverage Act of 1986, effective February 28, 1987 (D.C. Law 16-195; D.C. Official Code § 31-3103), is amended by adding a new subsection (e) to read as follows:

Amend
§ 31-3103

“(e)(1) A group or individual health benefit plan, other than a long-term care policy, disability income policy, or supplemental policy covering a specified disease or other limited benefit unrelated to medical expenses, that is delivered, issued for delivery, or renewed in the District of Columbia shall not exclude the payment of benefits as set forth in the certificate of coverage for illnesses, injuries, or conditions sustained by an insured person because the insured was intoxicated or under the influence of any narcotic. This subsection shall not preclude a health insurer from excluding coverage for an insured individual for any illness, injury, or condition that is the direct result of the commission of a felony by the insured person.

“(2) The Mayor may promulgate rules and regulations as are necessary or appropriate to carry out the provisions of this subsection.”.

Sec. 4. Applicability.

This act shall apply to all individual and group health benefit plans delivered, issued for delivery, or renewed on the first day of the month beginning on or after 90 days after the effective date of this act.

Sec. 5. Fiscal impact statement.

The Council adopts the fiscal impact statement in the committee report as the fiscal impact statement required by section 602(c)(3) of the District of Columbia Home Rule Act, approved December 24, 1973 (87 Stat. 813; D.C. Official Code § 1-206.02(c)(3)).

Sec. 6. Effective date.

This act shall take effect following approval by the Mayor (or in the event of veto by the Mayor, action by the Council to override the veto), a 30-day period of Congressional review as provided in section 602(c)(1) of the District of Columbia Home Rule Act, approved December 24, 1973 (87 Stat. 813; D.C. Official Code § 1-206.02(c)(1)), and publication in the District of Columbia Register.

Chairman
Council of the District of Columbia

Mayor
District of Columbia