



2024 Employee Benefits Employer Markets Legislative Notice

Employee Version

Note: The purpose of this Notice is to provide an overview of new laws primarily passed in 2024 that may impact your insurance policy. These laws may apply to the extent that your policy has the applicable provisions in the contract.

DISCLAIMER: The Hartford provides this Notice for informational purposes only. This Notice includes information that may impact policies issued by The Hartford, but does not constitute legal advice. You should continue to consult your employer's legal and HR resources for guidance on the application of the law(s) cited in this Notice.

Policy Provisions

State and Title: Washington; Senate Bill 5798

(revises RCW 48.18.290, RCW 48.18.2901)

Effective Date: July 1, 2025

Summary: Washington has revised the amount of time an insurer must provide the policyholder with advanced written notice for cancellation or non-renewal of an insurance policy from 45 days to 60 days. Cancellation of policy for nonpayment of premium requires a 10-day notification in writing before the effective date of the cancellation.

State and Title: Virginia; VA Bureau of Insurance Guidance dated, 5/28/2024

Effective Date: July 1, 2025

Summary: The VA Bureau of Insurance issued guidance on the acceptable inclusion of Wellness Benefits with excepted benefits coverages. Wellness benefits are not allowed in combination with excepted benefits coverage for accident, hospital indemnity, disability income and certain critical illness products as outlined in the guidance. The guidance is effective July 1, 2025, for all policies marketed, sold or renewed.

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State and Title: Idaho; ID DOI update to IDAPA 18.04.08 s 001, et al.

Effective Date: April 10, 2024

Summary: The Idaho Department of Insurance updated the rules for Group Supplemental Disability Insurance Minimum Standards. Changes include updates to the elimination period and a change to the requirement for the maximum payable benefit period.

State and Title: Mississippi House Bill 1079

(revises MS code 83-9-5)

Effective Date: April 17, 2024

Summary: Mississippi amended Section 83-9-5 of the insurance code to update the clean claim requirements provision, specifically requiring that the insurer shall, upon request, provide the insured or the provider submitting a claim a written list of the information required, and the documentation required for the insurer to deem a claim to be clean.

State and Title: OR, Division of Financial Regulation, Bulletin 2024-8

Effective Date: December 1, 2024

Summary: The OR DFR issued a Bulletin requiring STD carriers update their “Other Income Benefits” provision to make it clear that Paid Leave Oregon (PLO) benefits may be included in the benefits offset. All plan documents must clearly and conspicuously inform consumers that they might be eligible for leave benefits under the PLO program and the insurer might require the consumer to apply for PLO and, if so, the extent to which the person must pursue their PLO application and the extent to which STD benefits will be reduced.

State and Title: Utah, Senate Bill 31

(revises UT Code 31A-22-614)

Effective Date: July 1, 2024

Summary: Utah has amended the required time limit on providing proof of loss for Accident & Health claims from 90 days to 120 days.

Disclosures/Notices:

State and Title: Minnesota; House Bill 4097

(revises MN s 60A.43)

Effective Date: October 1, 2024

Summary: The MN legislature enacted a disclosure requirement for long term disability (LTD) income insurance policies that limit the duration of coverage for mental health or substance use disorders. LTD carriers must provide a disclosure at time of application that includes the (1) notification that the LTD coverage limits the duration of coverage for mental health or substance use disorders; and (2) the potential policyholder or plan sponsor has the right to request more information about the limitation and other coverage options that include an unlimited duration, if available.

Guaranty Association Notices:

The purpose of the Life and Health Insurance Guaranty Associations is to provide certain insureds with a limited benefit in the event the insurance company becomes insolvent and can no longer pay claims. Each state provides coverage according to its Life and Health Insurance Guaranty Association laws for certain certificate holders under a group insurance policy. All insurance companies (with limited exceptions) licensed to write life and health insurance or annuities in these states are required, as a condition of doing business in the state, to be members of the Guaranty Association. The Hartford is required by law to provide or make available the Guaranty Association Notice as a means of informing policyholders of the existence and purpose of the Guaranty Association. The following states have made changes to their Guaranty Association coverage limits:

State and Title: DC – Guaranty Association Notice

Effective Date: March 5, 2024

Summary: The D.C. Guaranty Association Notice has been updated which will require changes to the notice.

State and Title: IA – Guaranty Association Notice

Effective 6/25/2024

Summary: the Iowa Insurance Division released an updated summary document of the Iowa Life and Health Guaranty Association (Association), to reflect a change to the mailing address of the Association and to rescind Bulletin 21-05, which announced the previous address change.

State and Title: UT – Guaranty Association Notice

Effective Date: July 23, 2024

Summary: The Utah Department of Insurance has updated the Life and Health Insurance Guaranty Association Notice to include phone numbers which were not included on the previous Life and Health Insurance Guaranty Association Notice that they had distributed.

State and Title: Ohio – Guaranty Association Notice

Effective Date: 11/16/2023

Summary: The Ohio Guaranty Association Notice has been revised, which will require changes to the current notice.

State and Title: Vermont – Guaranty Association Notice

Effective Date: 5/1/2024

Summary: The Vermont Guaranty Association Notice has been updated, which will require changes to the notice.

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