TO:  ALL INSURANCE COMPANIES WRITING HEALTH INSURANCE
      WITHIN MISSISSIPPI

April 9, 1991
Bulletin Number 91-2161

The 1991 Session of the Mississippi Legislature adopted House
Bill 774 which authorized the Commissioner of Insurance to issue
a Directive to every insurance carrier authorized to write health
insurance policies in this State to require the following:

    (a) Every insurance carrier that is providing health
insurance coverage to a person at the time such person is called
to serve on active military duty by Executive Order of the
President of the United States, upon such person's becoming
deactivated from active duty, shall resume providing the same
health insurance coverage, including any preexisting condition
which was covered, to that person and his or her dependents as
the carrier was providing before the person was called to active
military duty as provided in Paragraphs (b) and (c) herein;

    (b) In the case of group coverage, an employee covered
under paragraph (a) of this section shall be entitled to the same
coverage as the other employees of his or her group that is in
effect at the time of his or her deactivation. If there is no
longer a group policy in effect upon his or her deactivation,
such employee shall be entitled to receive any nongroup coverage
that is offered in the nongroup market by that carrier;

    (c) In the case of nongroup coverage, a person covered
under paragraph (a) of this section shall be entitled to receive
the same coverage he or she had before serving on active military
duty or if such coverage is no longer available, any other
coverage offered in the nongroup market by that carrier; and

    (d) Every insurance carrier shall resume such coverage as
required in this section regardless of any condition developed by
the person and his or her dependents during the time the person
was serving on active military duty.