

NOTICE OF PRELIMINARY PUBLIC HEARING  
OFFICE OF THE COMMISSIONER OF INSURANCE

The Office of the Commissioner of Insurance (OCI) announces that it will hold a public hearing on Statement of Scope SS 027-23, a statement of scope indicating OCI's intent to engage in rulemaking to revise s. Ins 3.15, Wis. Adm. Code, relating to the inclusion of "veterans" as a category of "eligible risks" under Ins 3.15 (4) (a). In accordance with s. 227.136, Stats., OCI will hold a public hearing and receive public comments regarding the proposed rulemaking as described in SS 027-23, as follows, at the time and place shown below.

**Hearing Information:**

Date: Tuesday, May 30, 2023  
Time: 10:00 am  
Location: via MS TEAMS  
+1 608-571-2209 United States, Madison  
Phone Conference ID: 841 004 13#

**Accessibility:**

Pursuant to the American with Disabilities Act reasonable accommodations including the provision of informational materials in an alternative format, will be provided for individuals with disabilities upon request. Please call Karyn Culver at (608) 267-9586 with specific information on your request at least 10 days before the date of the hearing.

**Appearances at the Hearing and Submittal of Written Comments:**

Persons wishing to testify or provide oral or written comments regarding the proposed statement of scope may appear at the hearing. In addition, written comments may be submitted through the Wisconsin State legislature's website or directly to OCI as follows:

Wisconsin State Legislature

The proposed statement of scope may be reviewed and written comments made to:  
[https://docs.legis.wisconsin.gov/code/scope\\_statements/comment](https://docs.legis.wisconsin.gov/code/scope_statements/comment).

OCI

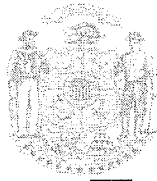
The proposed statement of scope may be review at  
<https://oci.wi.gov/Pages/Regulation/RulesCurrentlyPending.aspx>.  
In addition, written comments may be mailed or emailed to:

Timothy Cornelius  
Office of the Commissioner of Insurance  
125 S. Webster St, 2<sup>nd</sup> Floor  
Madison, WI 53703  
[timothy.cornelius@wisconsin.gov](mailto:timothy.cornelius@wisconsin.gov)

The deadline for submitting comments is Wednesday, June 7, 2023, by 4:30 pm.

This Notice of Public Hearing  
is approved on May 18, 2023.

  
Rachel Cissne Carabell, Deputy Commissioner



# Tony Evers

Office of the Governor | State of Wisconsin

April 27, 2023

By Electronic Mail Only

Dear Secretaries and Agency Heads:

On this day, I approved the following statements of scope pursuant to Wis. Stat. § 227.135(2):

- A statement of emergency scope by the Department of Natural Resources, submitted April 25, 2023, relating to Minocqua Chain walleye harvest regulations (Wis. Admin. Code ch. NR 20); and
- A statement of scope by the Registered Interior Designer Section, submitted April 13, 2023, relating to registered interior designers (Wis. Admin. Code chs. A-E 1 to 15); and
- A statement of scope by the Office of the Commissioner of Insurance, submitted March 20, 2023, relating to the inclusion of "veterans" as a category of "eligible risks" under Ins 3.15(4)(a) (Wis. Admin. Code ch. Ins 3).

On this day, I approved the following proposed administrative rules pursuant to Wis. Stat. § 227.185:

- A proposed rule by the Department of Health Services, submitted April 19, 2023, relating to emergency medical services licensing, certification, and training requirements (Wis. Admin. Code ch. DHS 110); and
- A proposed emergency rule by the Medical Examining Board, submitted February 23, 2023, relating to military medical personnel (Wis. Admin. Code ch. Med 26); and
- A proposed rule by the Medical Examining Board, submitted February 23, 2023, relating to performance of physical examinations (Wis. Admin. Code ch. Med 10); and
- A proposed rule by the Athletic Trainers Affiliated Credentialing Board, submitted April 19, 2023, relating to references to consulting physicians (Wis. Admin. Code chs. AT 1 and 4).

Please direct any questions about this letter to my policy director, Katie Domina.

Sincerely,

A handwritten signature in black ink that reads "Tony Evers". The signature is fluid and cursive, with the first name "Tony" and last name "Evers" clearly distinguishable.

Tony Evers  
Governor

cc: Mel Barnes, chief legal counsel ([mel.barnes@wisconsin.gov](mailto:mel.barnes@wisconsin.gov))  
Katie Domina, policy director ([katherine.domina1@wisconsin.gov](mailto:katherine.domina1@wisconsin.gov))  
DOA State Budget Office ([SBOAdminRules@spmail.wi.gov](mailto:SBOAdminRules@spmail.wi.gov))  
DSPS ([DSPSAdminRules@wisconsin.gov](mailto:DSPSAdminRules@wisconsin.gov))  
Emma Esch, DNR ([emma.esch@wisconsin.gov](mailto:emma.esch@wisconsin.gov))  
Nathan Houdek, OCI ([nathan.houdek@wisconsin.gov](mailto:nathan.houdek@wisconsin.gov))  
Jackson Keuler, DHS ([jackson.keuler@dhs.wisconsin.gov](mailto:jackson.keuler@dhs.wisconsin.gov))

# STATEMENT OF SCOPE

## Office of the Commissioner of Insurance

**Rule No.:** Agency 145 – Ins 3.15

**Relating to:** The inclusion of “veterans” as a category of “eligible risks” under Ins 3.15(4)(a)

**Rule Type:** Permanent

**1. Finding/nature of emergency:**

N/A

**2. Detailed description of the objective of the proposed rule:**

The Office of the Commissioner of Insurance (OCI) finds it appropriate that “veterans” should be a recognized risk category eligible for blanket accident and health insurance. The proposed amendment to Ins 3.15 (4) (a) would accomplish this purpose by explicitly setting forth “veterans” as an eligible risk category. This would codify current practice, whereby OCI considers it appropriate to approve “veterans” as a risk category under Ins 3.15 (4) (b) (providing that “[a] company may submit any other risk or class of risks, subject to approval by the commissioner, which it believes is properly eligible for blanket accident and health insurance”).

**3. Description of the existing policies relevant to the rule, new policies proposed to be included in the rule, and an analysis of policy alternatives:**

As stated above, it is OCI’s current policy that it is appropriate to approve “veterans” upon a company’s submission of that proposed risk category, pursuant to Ins 3.15(4)(b). An alternative to amending 3.15 (4) (a) would therefore be to continue evaluating company submissions individually. It would promote simplicity and uniformity, however, to amend Ins 3.15 (4) (a) to add “veterans” as a recognized risk category.

**4. Detailed explanation of statutory authority for the rule (including the statutory citation and language):**

Section 600.03 (4), Wis. Stat., sets forth a definition permitting blanket accident and sickness policies. In addition, s. 631.20, Wis. Stat., requires these policies/risks to be approved by OCI. Pursuant to ss. 227.11 (2) (a) and 601.41 (3), Wis. Stat., the Commissioner has the authority to promulgate rules necessary to administer and enforce chs. 600 to 655, Wis. Stat., including authorized categories for blanket accident and sickness coverage.

**5. Estimate of amount of time that state employees will spend developing the rule and of other resources necessary to develop the rule:**

50 hours

**6. List with description of all entities that may be affected by the proposed rule:**

Insurers currently offering or seeking to offer blanket accident and sickness insurance to veterans as a group.

Rev. 10.05.2022

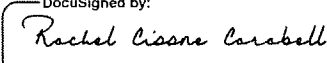
**7. Summary and preliminary comparison with any existing or proposed federal regulation that is intended to address the activities to be regulated by the proposed rule:**

There is no federal law or regulation intended to address this issue.

**8. Anticipated economic impact of implementing the rule (note if the rule is likely to have a significant economic impact on small businesses):**

This rule will simplify the administration of Ins 3.15 and, for that reason, may have minimal positive economic effects on impacted entities. OCI does not anticipate a significant economic impact on small businesses.

**Contact Person:** Attorney Sharone Assa  
(608) 264-8129  
Sharone.assa@wisconsin.gov

DocuSigned by:  
  
D59830169E59407...  
Department Head or Authorized Signature

March 20, 2023  
Date

March 20, 2023  
Date Submitted