

ALEC EXPOSED

"ALEC" has long been a secretive collaboration between Big Business and "conservative" politicians. Behind closed doors, they ghostwrite "model" bills to be introduced in state capitols across the country. This agenda-underwritten by global corporations-- includes major tax loopholes for big industries and the super rich, proposals to offshore U.S. jobs and gut minimum wage, and efforts to weaken public health, safety, and environmental protections. Although many of these bills have become law, until now, their origin has been largely unknown. With **ALEC EXPOSED**, the Center for Media and Democracy hopes more Americans will study the bills to understand the depth and breadth of how big corporations are changing the legal rules and undermining democracy across the nation.

ALEC's Corporate Board
--in recent past or present

- AT&T Services, Inc.
- centerpoint360
- UPS
- Bayer Corporation
- GlaxoSmithKline
- Energy Future Holdings
- Johnson & Johnson
- Coca-Cola Company
- PhRMA
- Kraft Foods, Inc.
- Coca-Cola Co.
- Pfizer Inc.
- Reed Elsevier, Inc.
- DIAGEO
- Peabody Energy
- Intuit, Inc.
- Koch Industries, Inc.
- ExxonMobil
- Verizon
- Reynolds American Inc.
- Wal-Mart Stores, Inc.
- Salt River Project
- Altria Client Services, Inc.
- American Bail Coalition
- State Farm Insurance

For more on these corporations, search at www.SourceWatch.org.

DID YOU KNOW? Corporations VOTED to adopt this. Through ALEC, global companies work as "equals" in "unison" with politicians to write laws to govern your life. **Big Business** has "a VOICE and a VOTE," according to newly exposed documents. **DO YOU?**

[Home](#) → [Model Legislation](#) → [Health and Human Services](#)
The Consumer Awareness Act of Future Premium Rates

Summary

This bill is to be introduced in conjunction with the Long-Term Care Insurance Act. purpose is to protect the consumer from unknowing increases in future premium rates when purchasing long-term care insurance policies.

ALEC's bill stipulates that all long-term care insurance policies must state that the policy premium rates may rise based on claims incurred by all policyholders. Any representation that the policyholder's rates will not rise is unauthorized and should not be relied upon.

Model Legislation

{Title, enacting clause, etc.}

Section 1. This Act may be cited as The Consumer Awareness Act of Future Premium Rates For Long-Term Care Insurance.

Section 2. For any Long Term Care insurance policy or certificate issued or delivered in this state that does not guarantee to a policyholder that the original premium rate will not increase over time, the following language or substantially similar language must be disclosed in bold ten-point type on the cover page of the policy or certificate:

"This policy has premium rates that may rise from time to time for all policyholders based on the claims incurred by all policyholders. Any representation that your rates will not rise is unauthorized and should not be relied upon. Limitations on future rate increases, if there are any, should be stated immediately below this disclosure."

Section 3. {Severability Clause}

Section 4. {Repealer Clause}

Section 5. {Effective Date}

Were your laws repealed?

Did you know that global pharmaceutical company Bayer Healthcare was the corporate co-chair in 2011?

1995 Sourcebook of American State Legislation

Related Files

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