

HB 193 -- Health Insurance

Sponsor: Luetkemeyer

This bill creates the Mandated Health Benefit Review Commission. The commission will review all health insurance coverage mandates currently required by law and any such mandates offered by legislators in the future. The commission must file a report with the General Assembly by January 2005 detailing any proposed changes to those mandates currently in law. Any bill containing a health insurance coverage mandate must be evaluated by the commission before the law can be enacted.

The bill sets forth an extensive list of issues that the commission must address when it reviews any proposed mandate. The commission will be composed of the directors of the departments of Insurance and Health and Senior Services, two members of the House of Representatives, and two members of the Senate, all of whom serve as ex-officio members. The Governor will appoint six voting members to the commission who will include two individuals representing employers, two employees who pay for a portion of their health insurance, and two individuals who purchase their own health insurance.

The bill also removes all of the mandated coverages from the Limited Mandate Health Insurance Law. Under current law, health insurers may sell a less expensive health insurance policy that does not include many of the coverages that are mandated by law. This "limited mandate" policy contains nine mandated coverage areas. The bill removes those nine mandated coverages, which include maternity stays in the hospital, mammograms, immunizations, PKU coverage, and coverage for adopted children. The bill also removes language that restricts the marketing of limited coverage to people who do not have health insurance.