

# HOUSE BILL NO. 239

## 93RD GENERAL ASSEMBLY

INTRODUCED BY REPRESENTATIVE LOW (39).

Read 1<sup>st</sup> time January 18, 2005 and copies ordered printed.

STEPHEN S. DAVIS, Chief Clerk

0651L.011

### AN ACT

To amend chapter 103, RSMo, by adding thereto two new sections relating to the health plan for state employees, with an emergency clause.

*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 103, RSMo, is amended by adding thereto two new sections, to be known as sections 103.101 and 103.102, to read as follows:

**103.101. 1. Effective July 1, 2005, the premiums paid by state employees through the Missouri consolidated health care plan shall be based on the employees' annual salaries.**

**2. Effective in fiscal year 2006, employees shall contribute the following percentages of annual income toward their annual health insurance coverage, which shall provide employees with a level of coverage and benefits currently provided under Missouri consolidated health care plan's premium plan option:**

Annual Salary	Percentage of Contribution			
	Employee Only	Employee & Spouse	Employee & Children	Family
\$0 - \$40,000	0%	0%	0%	0%
\$40,001 - \$60,000	0%	1%	0%	2%
\$60,001 - \$80,000	0%	2%	1%	3%
\$80,001 and over	0%	3%	2%	4%

EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

17           **3. If an employee elects to participate in a plan other than the lowest cost premium**  
18 **plan, the state shall contribute a dollar amount equal to that which would have been**  
19 **contributed on behalf of the employee under the lowest cost premium or the full amount**  
20 **of the premium plan, whichever is less.**

21           **4. If no plan option is available in a region of the state, the rates in this section shall**  
22 **be applicable to coverage under the Missouri consolidated health care plan's copay plan.**

**103.102. 1. The general assembly shall appropriate sufficient moneys in the fiscal**  
2 **year 2006 state budget to cover the cost of reimbursements to employees for Missouri**  
3 **consolidated health care plan premiums paid by employees between January 1, 2005, and**  
4 **June 30, 2005, which exceed the premium amount that would have been paid by employees**  
5 **under section 103.101. The reimbursement amount shall be determined based on the**  
6 **employee premium contribution for the lowest cost premium plan available in the**  
7 **employee's region for the level of coverage in which the employee is currently enrolled,**  
8 **regardless of the plan option currently chosen by the employee minus the total amount of**  
9 **premium contribution the employee would have made under section 103.101.**

10           **2. The reimbursement provided for in this section shall be applied as follows:**

11           **(1) Moneys shall first be applied to the premiums paid by the employee for the plan**  
12 **and level of coverage in which the employee is enrolled for the six-month period of January**  
13 **1, 2005, to June 30, 2005; and**

14           **(2) If the moneys allocated to the employee pursuant to subdivision (1) of this**  
15 **subsection exceed the employee's actual premium costs for the six-month period of January**  
16 **1, 2005, to June 30, 2005, any remaining moneys shall be paid to the employee to cover**  
17 **medical expenses incurred, including copayments, coinsurance, or prescription drug costs,**  
18 **during such six-month period.**

19           **3. Nothing in this section shall be construed as requiring an employee to pay for**  
20 **any additional premium costs for the six-month period of January 1, 2005, to June 30,**  
21 **2005.**

          Section B. Because immediate action is necessary to ensure affordable health insurance  
2 coverage for state employees section A of this act is deemed necessary for the immediate  
3 preservation of the public health, welfare, peace, and safety, and is hereby declared to be an  
4 emergency act within the meaning of the constitution, and section A of this act shall be in full  
5 force and effect on July 1, 2005, or upon its passage and approval, whichever later occurs.