

HB 596 -- HEALTH INSURANCE BENEFITS

SPONSOR: Schaaf

COMMITTEE ACTION: Voted "do pass by consent" by the Committee on Insurance Policy by a vote of 15 to 0.

This bill allows employers to provide or contract for health insurance at reduced rates for employees who do not use tobacco products.

FISCAL NOTE: Estimated Income on General Revenue Fund of Unknown in FY 2006, FY 2007, and FY 2008. Estimated Income on Other State Funds of Unknown in FY 2006, FY 2007, and FY 2008.

PROPOSERS: Supporters say that the bill will help to lower health care premiums for people who don't use tobacco and gives employees an incentive to stop using tobacco products. Smokers who are in a wellness program to help them quit smoking will also get the benefits of cheaper insurance. Health care services, on average, cost 25% more for smokers than for people who do not smoke.

Testifying for the bill were Representative Schaaf; City of St. Joseph; Coventry Health Care; Community Health Plan; American Cancer Society; Blue Cross Blue Shield of Missouri; United Health Care; and Missouri Hospital Association.

OPPOSERS: There was no opposition voiced to the committee.

Marc Webb, Legislative Analyst