HCS HB 1089 -- HEALTH INSURANCE

SPONSOR: Cooper, 155 (Schaaf)

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Care Policy by a vote of 10 to 0.

This substitute requires health insurers to cover routine patient care costs incurred as a result of phase II clinical trials for cancer treatment. Currently, coverage is only required for phase III and IV of these trials.

FISCAL NOTE: Estimated Cost on General Revenue Fund of Unknown exceeding \$33,370 in FY 2007, Unknown exceeding \$66,740 in FY 2008, and Unknown exceeding \$66,740 in FY 2009. Estimated Cost on Other State Funds of Unknown expected to exceed \$51,030 in FY 2007, Unknown expected to exceed \$112,060 in FY 2008, and Unknown expected to exceed \$112,060 in FY 2009.

PROPONENTS: Supporters say the bill will allow patients to receive treatment for a diagnosis at a earlier stage. Clinical trials are a vital part of providing the best possible care for cancer patients and contribute to finding a cure for cancer. None of the current cancer therapies would be available without patient participation in clinical trials.

Testifying for the bill were Representative Schaaf; Maryann R. Coletti and Katherine J. Mathews, M.D., Siteman Cancer Center; Missouri Nurses Association; American Cancer Society; Missouri State Medical Association; and University of Missouri.

OPPONENTS: Those who oppose the bill say that for every 1% increase in health insurance costs, 200,000 people drop their coverage. These mandates will not effect the insurance companies but rather Missouri citizens who pay insurance premiums. Phase I and II trials are usually the first time these drugs are tested, and insurance companies do not want to be a source of payment for drugs that could potentially be very harmful.

Testifying against the bill were Missouri's Health Insurance Plans; Missouri Insurance Coalition; Golden Rule Insurance Company; Coventry Health Care; and America's Health Insurance Plans.

Dominic Lackey, Legislative Analyst