

HCS HB 1101 -- HEALTH INSURANCE BENEFITS

SPONSOR: Yates (Schaaf)

COMMITTEE ACTION: Voted "do pass by consent" by the Committee on Insurance Policy by a vote of 14 to 0.

Currently, an employer may provide or contract for health insurance at a reduced premium rate for employees who do not smoke or use tobacco products. This substitute allows the employer to also provide or contract for health insurance at a reduced deductible level for employees who do not smoke or use tobacco products. Insurers or small-employer carriers offering these policies will not be in violation of any unfair trade practice.

FISCAL NOTE: Estimated Income on General Revenue Fund of Unknown in FY 2007, FY 2008, and FY 2009. Estimated Income on Other State Funds of Unknown in FY 2007, FY 2008, and FY 2009.

PROPONENTS: Supporters say that the purpose of the bill is to encourage people not to use tobacco. Insurers and companies will now be able to offer reduced-premium rates and lower deductibles to employees who do not use tobacco products.

Testifying for the bill were Representative Schaaf; and Missouri Hospital Association.

OPPONENTS: There was no opposition voiced to the committee.

Marc Webb, Legislative Analyst