

HB 791 -- HEALTH CARRIER CLAIMS INFORMATION

SPONSOR: Wilson (130)

COMMITTEE ACTION: Voted "do pass" by the Special Committee on Health Insurance by a vote of 6 to 0.

Beginning January 1, 2008, this bill requires health carriers to provide a report of the total number and dollar amount of claims paid in the previous three years within 30 days of an employer's request. When an employer has multiple plans, the total dollar amounts must be combined into one report. The information will be furnished in a manner that does not individually identify any employee or other person covered by the health benefit plan and will comply with all applicable federal and state privacy laws regarding the disclosure of health records.

FISCAL NOTE: No impact on state funds in FY 2008, FY 2009, and FY 2010.

PROPONENTS: Supporters say that small employers will benefit from the bill by being able to shop the health insurance market with the run/loss data that the bill will require the carrier to provide. Small employers can make better and more educated decisions about purchasing health benefit plans when they have information about the number and type of claims paid. Employers should be entitled to have access to their health benefit plan information.

Testifying for the bill were Representative Wilson (130); Larry Case, Missouri Association of Insurance Agents; National Federation of Independent Business; Randy Lueckenotte, Wallstreet Insurance Group; and United Healthcare.

OPPONENTS: Those who oppose the bill say that carriers would like to continue providing run/loss data to small employers on a voluntary basis. It is valuable to carriers to have a customer, the small employer, for at least 36 months before run/loss data is provided.

Testifying against the bill was Coventry Health Care.

OTHERS: Others testifying on the bill say that a compromise is being sought between the Missouri Insurance Coalition, Blue Cross Blue Shield, and the Missouri Association of Insurance Agents.

Testifying on the bill were Missouri Insurance Coalition; and Calvin Call, Blue Cross Blue Shield of Kansas City.