

HCS SB 508 -- HEALTH INSURANCE

SPONSOR: Parson (Molendorp)

COMMITTEE ACTION: Voted "Do Pass" by the Committee on Health Insurance by a vote of 8 to 1.

FEE FOR CRIMINAL HISTORY CHECK (Section 43.530, RSMo)

This bill requires the Department of Public Safety to charge a fee of \$14 to the Department of Insurance, Financial Institutions and Professional Registration for each criminal history check requested for a health insurance navigator license applicant.

STATE CHILDREN'S HEALTH INSURANCE PROGRAM (Sections 208.631 to 208.646)

Currently, the state children's health insurance program (SCHIP) defines uninsured children as an individual up to 19 years of age who meets specified criteria and whose parent or guardian has not had access to affordable health care coverage for their children for six months prior to application for the SCHIP. This bill removes the requirement that they be uninsured for six months. The bill changes the requirements of a parent or guardian of uninsured children eligible for SCHIP by removing the requirement that the parent or guardian demonstrate annually that their total net worth does not exceed \$250,000 in total value. The bill decreases the time a child is ineligible for SCHIP coverage when a parent or guardian's income is over 250% of the Federal Poverty Level from six months to 90 days.

EXCEPTED BENEFIT PLANS (Section 376.998)

The bill prohibits any health insurance mandate that is applicable to health benefit plans written by a health carrier from applying to excepted benefit plans. For purposes of the exemption under this section, a "health insurance mandate" means a state requirement for a health carrier to offer or provide coverage for:

- (1) A treatment by a particular type of health care provider;
- (2) A certain treatment or service, including procedures, medical equipment, or drugs that are used in connection with a treatment or service; and
- (3) Screening, diagnosis, or treatment of a particular disease or condition.

The bill requires that all excepted benefit plans issued on or

after January 1, 2015, must include a disclaimer printed in no less than 12-point font on the front of the policy, certificate, application and enrollment form, and all advertising materials which states:

"NOTICE TO CONSUMER: THIS PLAN IS NOT CONSIDERED "MINIMUM ESSENTIAL COVERAGE" AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. THIS PLAN HAS LIMITS AND EXCLUSIONS AND MAY NOT COVER ALL HEALTH BENEFITS OR SERVICES."

If plan identification cards are issued to enrollees of excepted benefit plans, the cards must clearly and conspicuously state on the front of the card: "THIS IS NOT MINIMUM ESSENTIAL COVERAGE."

These provisions apply to all insurers that provide coverage to residents of this state that is issued or renewed on or after January 1, 2015.

HEALTH EXCHANGE NAVIGATOR LICENSING (Section 376.2004)

The bill requires that an applicant for a navigator license must take an exam administered by the Department of Insurance, Financial Institutions and Professional Registration or an independent testing service that the Department has contracted and requires applicants for individual licenses to provide two sets of fingerprints for the purpose of doing Missouri and national criminal record reviews.

PROPONENTS: Supporters say that the bill helps to protect Missourians. The bill requires that navigators take an examination and submit fingerprints so the department can conduct a background check. Navigators handle very sensitive personal information and it is the duty of the state to protect Missourians from people who may want to use this information incorrectly.

Testifying for the bill were Senator Parson; Missouri Association of Insurance Agents; and Missouri Association of Insurance and Financial Advisors.

OPPONENTS: There was no opposition voiced to the committee.