

HCS HB 527 -- OPEN ENROLLMENT PERIODS FOR HEALTH BENEFIT PLANS

SPONSOR: Hill

COMMITTEE ACTION: Voted "Do Pass with Amendments" by the Standing Committee on Health Insurance by a vote of 11 to 0. Voted "Do Pass with House Committee Substitute" by the Select Committee on Insurance by a vote of 10 to 0.

This bill specifies that subject to any limitations imposed by a federal agency or federal law, any health carrier that offers or issues individual health benefit plans that are delivered, issued for delivery, continued, or renewed in this state must make available to its appointed insurance producers its individual health benefit plan premiums and plans no later than 21 days prior to the beginning of the annual enrollment period, in accordance with federal law. The bill requires any health carrier to provide its health benefit plan monthly premiums and summary of benefits to its appointed insurance producers in a format determined by the health carrier. No provision of the bill must be construed to provide the Department of Insurance, Financial Institutions and Professional Registration with approval authority over any health benefit premiums or plans.

PROPOSERS: Supporters say that currently there are six insurance carriers in the exchange with 79 plans in the Saint Louis area alone. During past enrollments, consumers purchased high deductible health plans with health savings accounts that had very high deductibles, and there was not enough time to educate the consumers on the benefits and consequences of available plans. The problem is that the plan information was not released by insurance companies until just before enrollment began. The bill keeps an even playing field for carriers by requiring plan information to be released at the same time.

Testifying for the bill were Representative Hill and David A. Watson, The Blue Chip Consortium, LLC.

OPPOSERS: Those who oppose the bill say that they would hope the committee doesn't see this as substitute for rate review authority for the department. Merely making rates public before open enrollment leaves opponents with lots of questions. How does this happen? Where are they posted? Can consumers look at all plans available at the same time in the same place and compare? Missouri is the only state in the United States where rate review by the department regulating insurance is not authorized.

Testifying against the bill was Andrea J. Routh, Missouri Health Advocacy Alliance.