

HB 2082 -- HEALTH CARE BENEFITS

SPONSOR: Gregory

COMMITTEE ACTION: Voted "Do Pass" by the Standing Committee on Agriculture Policy by a vote of 14 to 3, with 2 voting present. Voted "Do Pass" by the Standing Committee on Rules- Regulatory Oversight by a vote of 6 to 3.

This bill specifies that contracts for health care benefits, provided by a qualified membership organization, as such terms are defined in the bill, to its members will not be considered insurance under the laws of this state. A qualified membership organization providing a contract for health care benefits as specified in the bill shall use the services of an entity permitted to provide health plan administration services, and must agree in the contract with the administrator to be subject to processes for benefit determinations and claims payment procedures comparable to those required by law for health carriers and health benefit plans.

Financial risk under the contracts may be reinsured as provided by law, and the contracts and related applications and renewal forms must contain a notice stating that they are not insurance and are not covered by the Missouri Insurance Guaranty Association, as specified in the bill.

This bill is the same as SB 925 (2024) and is similar to SS SCS SB 11 and HCS HB 464 (2023).

PROPOSERS: Supporters say that farmers are frequently left out of the insurance marketplace, and that, coupled with high costs of healthcare and few options for affordable coverage, may disincentivize young people from returning home to the farm. Other states, such as neighboring Tennessee and Kansas, have introduced similar policies to great effect. Moreover, a farmer's income may disqualify them from being qualified for subsidies under the Affordable Care Act.

Testifying in person for the bill were Representative Gregory; J. Garrett Hawkins, Missouri Farm Bureau; Ben Sanders, Farm Bureau Health Plan of Tennessee; Tyler Bruns; Missouri Soybean Association; Megan Richner; Association of Missouri Electric Co-ops; Kevin L. Fischer; Wyatt Holder; Missouri Corn Growers Association; Opportunity Solutions Project; Missouri Dairy; Sharon Arnold; Andrew Buerding; and Chris Brundick.

OPPOSERS: Those who oppose the bill are critical of the implications for the insurance market if, as is being proposed by this bill, there are no regulations or mandated coverage that apply

to the regulated insurance industry. Moreover, this eliminates competition and provides a certain edge for coverage provided by the Farm Bureau. This would give the Farm Bureau significant power over what to cover and does not require any accountability from their end. Also, the suggested plans are not required to provide the same coverage vital in diagnosing and treating cancer and other health conditions.

Testifying in person against the bill were National Multiple Sclerosis Society; The Leukemia & Lymphoma Society; ALS Association; American Heart Association; Missouri Insurance Coalition; America's Health Insurance Plans; Blue Cross Blue Shield of KC; and American Cancer Society - Cancer Action Network.

OTHERS: Others testifying on the bill say that as the legislation has evolved, many of the concerns, such as limiting the organizations that could participate, have been addressed. Many rural hospitals are struggling to stay open. This program will provide one more option for health care coverage.

Testifying in person on the bill was the Missouri Hospital Association.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.