

HCS SB 90 -- HEALTH CARE

SPONSOR: Dempsey (Burlison)

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Insurance by a vote of 8 to 0.

This substitute changes the laws regarding health care.

HIGH-DEDUCTIBLE STATE EMPLOYEE HEALTH PLAN (Section 103.080, RSMo)

Beginning with the open enrollment period for the 2012 plan year, the Missouri Consolidated Health Care Plan Board of Trustees must offer a qualified high-deductible health plan that has a monthly subscriber premium that is materially lower than the non-high deductible health plan premium with a goal of it being at least 50% lower. The amount of the annual deductible for the high-deductible plan offered cannot be greater than 200% of the minimum annual deductible for self-only coverage and family coverage as established by the federal Internal Revenue Service for the current tax year. The coverage afforded by the high-deductible plan, after the deductible has been met, must be substantially similar or better than the annual coverage provided by the non-high deductible plan.

If after the completion of the open enrollment period for the 2012 plan year fewer than 10% of Missouri's active state employees have enrolled in a high-deductible plan, the board must offer a more competitive high-deductible plan with increased financial and coverage incentives including, but not limited to, alternative annual deductibles, out-of-pocket expenses, and other health plan design features, all within the established federal guidelines, with the goal of having 40% of Missouri's active state employees enrolling in a health savings account compatible high-deductible plan by the open enrollment period for the 2015 plan year.

BARIATRIC HEALTH INSURANCE COVERAGE FOR STATE EMPLOYEES (Section 103.082)

The Missouri Consolidated Health Care Plan Board of Trustees is required to develop a cost-neutral or cost-positive plan by January 1, 2013, to provide bariatric coverage for individuals insured under the plan.

STATE EMPLOYEES' HEALTH INSURANCE BENEFITS (Section 103.089)

Currently, the state employees' health insurance benefit plan must provide full health benefit plan coverage to participants

who are also eligible for and covered by Medicare. The substitute requires the state employees' health insurance benefit plan to provide a health plan that offers substantially similar benefits to Medicare to participants who are eligible for and covered by Medicare as well as to participants who are eligible for but not covered by Medicare.

TOBACCO USE IN STATE CORRECTIONAL CENTERS (Section 191.774)

An individual is prohibited from smoking or using tobacco products in any area or on the grounds of a state correctional center. Anyone violating this provision will be guilty of an infraction.

HENRY COUNTY HEALTH BOARD REGULATIONS (Section 192.300)

Any order, rule, or regulation adopted by the county health board in Henry County must be approved by the county commission.

FEES FOR CERTAIN HEALTH CARE SERVICES (Sections 376.1226 and 376.1227)

A contract between a health carrier or health benefit plan and a dentist or optometrist cannot require the provider to provide services to an insured at a fee established by the carrier or plan if the services are not covered under the plan.

The provisions regarding tobacco use in state correctional centers become effective July 1, 2013.

FISCAL NOTE: Estimated Net Effect on General Revenue Fund of an income Up to \$933,750 in FY 2012, a cost of Unknown to an income of \$1,626,833 in FY 2013, and a cost of Unknown to an income of \$1,360,002 in FY 2014. Estimated Net Income on Other State Funds of \$100,725 to \$201,450 in FY 2012, \$149,528 to \$350,978 in FY 2013, and \$91,961 to \$293,411 in FY 2014.

PROPOSERS: Supporters say that the bill allows a state retiree to receive a better federal benefit and saves the state money. There is no diminished benefit to the retiree.

Testifying for the bill were Senator Dempsey; and Missouri Consolidated Health Care Plan.

OPPOSERS: There was no opposition voiced to the committee.