

Committee on Banking and Insurance

CS/CS/HB 731 — Employee Health Care Plans

by Insurance and Banking Subcommittee; Health Innovation Subcommittee; and Rep. Plakon (CS/SB 968 by Banking and Insurance Committee and Senator Detert)

The bill revises and streamlines provisions relating to the 1992 Employee Health Care Access Act (act) which was enacted to promote the availability of health insurance coverage for small employers (50 or fewer employees) regardless of their claims experience, on a guaranteed issue basis. Many provisions of this act are outdated or conflict with the federal Patient Protection and Affordable Care Act (PPACA). The bill also amends the stop loss insurance provisions for self-insured small employers and self-insured large employers. The bill removes the following requirements from the act:

- Mandated offer of standard, basic, and high deductible plans to small employers with specified benefits. The PPACA requires health plans to provide coverage for ten essential health benefits and other benefits, which are not included in the standard, basic, or high deductible plans;
- Annual August open enrollment period for one-person employer groups. The PPACA requires continuous open enrollment for small groups;
- Submission by insurers of an annual premium report to the Office of Insurance Regulation (OIR); and
- Submission by insurers of the semiannual rating report to the OIR.

There is no fiscal impact to state funds.

If approved by the Governor, these provisions take effect July 1, 2015.

Vote: Senate 39-0; House 113-0