

By Representative Boyd

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House Memorial

A memorial urging Congress to reject legislation preempting state authority to regulate health insurance arrangements offered by certain associations and business groups, commonly known as multiple employer welfare arrangements or association health plans.

WHEREAS, Congress is considering legislation to exempt insurance arrangements offered by associations and multiple employer welfare arrangements from state insurance requirements, and

WHEREAS, this proposal would allow associations and multiple employer welfare arrangements to be regulated by the federal government under inadequate federal standards, and

WHEREAS, Congress explicitly gave states authority to regulate multiple employer welfare arrangements in 1983 after numerous cases of fraud, abuse, and insolvency regarding multiple employer welfare arrangements, and

WHEREAS, the states, as the primary regulators of the local insurance market, are better able to assure effective regulation of these entities than the federal government, and

WHEREAS, federal preemption would undermine efforts states have made to protect consumers through establishing minimum standards for health plans, and

WHEREAS, federal preemption would undermine state insurance reforms passed in recent years at the urging of business groups to improve access and affordability for small employers, NOW, THEREFORE,

Be It Resolved by the Legislature of the State of Florida:

1 That the Legislature of the State of Florida urges its
2 delegation to Congress and the Congress as a whole to reject
3 any legislation that would exempt health plans sponsored by
4 associations and multiple employer welfare arrangements from
5 state insurance standards and oversight.

6 BE IT FURTHER RESOLVED, that copies of this resolution
7 be sent to each member of Congress.

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