

1 INTERIM STUDY PROPOSAL 2021-132

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3 REQUESTING THAT THE LEGISLATIVE COUNCIL OF THE NINETY-THIRD  
4 GENERAL ASSEMBLY REQUEST THAT THE HOUSE COMMITTEE ON INSURANCE  
5 AND COMMERCE CONDUCT A STUDY OF HEALTH INSURANCE COVERAGE REFORM  
6 IN THIS STATE AND RECOMMEND POLICIES AND PROCEDURES TO IMPLEMENT  
7 THE STATE'S STRATEGIC PLAN FOR HEALTH INSURANCE COVERAGE REFORM.  
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9 WHEREAS, Arkansas is in need of health insurance coverage reform; and  
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11 WHEREAS, it would be beneficial to establish the best policies and  
12 procedures to implement a strategic plan for health insurance coverage reform  
13 in this state; and  
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15 WHEREAS, the House Committee on Insurance and Commerce should study  
16 health insurance coverage reform and recommend policies and procedures to  
17 implement a state strategic plan for health insurance coverage reform,  
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19 NOW THEREFORE,

20 BE IT PROPOSED BY THE LEGISLATIVE COUNCIL OF THE NINETY-THIRD GENERAL  
21 ASSEMBLY OF THE STATE OF ARKANSAS:  
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23 THAT the House Committee on Insurance and Commerce study health  
24 insurance coverage reform and recommend policies and procedures to implement  
25 a state strategic plan for health insurance coverage reform. The study shall  
26 include:

27 (1) Directing the State Insurance Department and the Department  
28 of Human Services to work together to research options and provide  
29 information on and analysis of health insurance coverage reform;

30 (2)(A) Reviewing and making recommendations regarding six (6)  
31 key policies with the potential to:

32 (i) Promote more affordable, flexible health  
33 insurance coverage options for Arkansans;

34 (ii) Reduce federal regulatory burdens; and

35 (iii) Spur innovations.

36 (B) The key policies are:

1 (i) Risk stabilization strategies aimed at  
2 addressing risk associated with individuals with high healthcare costs;

3 (ii) Individual coverage Health Reimbursement  
4 Arrangements for employees of small businesses in the state;

5 (iii) Financial assistance for different types of  
6 health insurance plans, including nonqualified health plans for individuals  
7 purchasing coverage through Healthcare.gov;

8 (iv) Creation of a new, state-administered subsidy  
9 program for individuals and families purchasing coverage through  
10 Healthcare.gov as well as small businesses purchasing coverage for their  
11 employees;

12 (v) Establishment of a state-based health insurance  
13 exchange; and

14 (vi) Establishment of account-based premium credits  
15 for individuals and families enrolled in coverage through Healthcare.gov; and

16 (3) Proposing the creation of a state strategic plan for health  
17 insurance coverage reform.

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19 Respectfully submitted,

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23 Representative Jeff Wardlaw

24 District 8

25 Prepared by: ANS/ANS  
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