

INTERIM STUDY PROPOSAL 2021-132

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36

REQUESTING THAT THE LEGISLATIVE COUNCIL OF THE NINETY-THIRD
GENERAL ASSEMBLY REQUEST THAT THE HOUSE COMMITTEE ON INSURANCE
AND COMMERCE CONDUCT A STUDY OF HEALTH INSURANCE COVERAGE REFORM
IN THIS STATE AND RECOMMEND POLICIES AND PROCEDURES TO IMPLEMENT
THE STATE’S STRATEGIC PLAN FOR HEALTH INSURANCE COVERAGE REFORM.

WHEREAS, Arkansas is in need of health insurance coverage reform; and

WHEREAS, it would be beneficial to establish the best policies and
procedures to implement a strategic plan for health insurance coverage reform
in this state; and

WHEREAS, the House Committee on Insurance and Commerce should study
health insurance coverage reform and recommend policies and procedures to
implement a state strategic plan for health insurance coverage reform,

NOW THEREFORE,

BE IT PROPOSED BY THE LEGISLATIVE COUNCIL OF THE NINETY-THIRD GENERAL
ASSEMBLY OF THE STATE OF ARKANSAS:

THAT the House Committee on Insurance and Commerce study health
insurance coverage reform and recommend policies and procedures to implement
a state strategic plan for health insurance coverage reform. The study shall
include:

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

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

- (i) Promote more affordable, flexible health insurance coverage options for Arkansans;
- (ii) Reduce federal regulatory burdens; and
- (iii) Spur innovations.

(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.

18
19 Respectfully submitted,

20
21
22
23 Representative Jeff Wardlaw

24 District 8

25 Prepared by: ANS/ANS
26
27
28
29
30
31
32
33
34
35
36