

February 17, 2009

H 212. HEALTH INSURANCE POOL PILOT PROGRAM. Filed 2/17/09. *TO AUTHORIZE THE ESTABLISHMENT OF HEALTH INSURANCE PILOT DEMONSTRATION PROJECTS IN INTERESTED COUNTIES TO PROVIDE A MODEL FOR AFFORDABLE EMPLOYER-BASED HEALTH INSURANCE.*

Permits Eligible Demonstration Project Sponsors (Eligible Sponsors) to establish health insurance demonstration projects (Demonstration Projects) for large and small employees (appears to mean employers). Eligible Sponsors are entities that are eligible under subdivisions (b)(1) and (b)(1a) of GS 58-51-80 (regarding defining group accident and health insurance), to issue a group health insurance policy. Sets the goals of the Demonstration Projects as (1) to reduce the number of uninsured North Carolinians and (2) to reduce the cost of health insurance for all purchasers of health insurance in the Demonstration Project areas. Requires that the Demonstration Projects begin no later than April 1, 2010, and permits them to continue through December 31, 2014.

Provides criteria with which a Demonstration Project must comply and specifies the components that it may contain. Also provides criteria regarding establishing premium rates charged to individuals covered under employers participating in the group master contract and providing for the adjustment of the community rate.

Requires the Department of Insurance (Department) to review and approve (1) the large risk pool before it may be established and (2) the group master insurance contract before it may be executed with an insurer. Provides guidelines for bestowing Department approval.

Requires Eligible Sponsors for each Demonstration Project to prepare an evaluation of their project and report on each evaluation to the Department and the Joint Legislative Health Care Oversight Committee (JLHCOC) by February 1, 2014. Provides guidelines for the evaluation process and the content of the required report. Authorizes the Department to adopt rules regarding the collection of pertinent data from all insurers covering small and large employer groups in the state. Permits the Department and the Eligible Sponsors to submit interim reports to the JLHCOC.

Authorizes the Commissioner of Insurance (Commissioner) to recommend early termination of a specific Demonstration Project or Demonstration Project authority to the JLHCOC if the Commissioner determines that the project or project authority is not in the public's interest or is detrimental to the small group or large group health insurance markets.

Effective when the act becomes law and expires December 31, 2014.

Intro. by Goforth, Fisher, Rapp, Whilden.

UNCODIFIED

March 16, 2009

H 212. HEALTH INSURANCE POOL PILOT PROGRAM. Filed 2/17/09. House committee substitute makes the following changes to 1st edition.

Adds service corporations and health maintenance organizations which are eligible to issue a group health insurance policy with the approval of the Commissioner of Insurance under GS 58-65-60(e) and 58-67-85(a), respectively, to the entities that are *Eligible Demonstration Project Sponsors* in the health insurance pool pilot program. Clarifies that *coverage* means *health insurance coverage*. Also clarifies that all small employers desiring to join the pilot program must meet the eligibility requirements for the group as a condition of acceptance. Makes additional conforming and technical changes.

August 4, 2009

H 212. HEALTH INSURANCE POOL PILOT PROGRAM. Filed 2/17/09. Senate committee substitute makes the following changes to 2nd edition. Changes the title to *AN ACT TO AUTHORIZE THE ESTABLISHMENT OF ONE HEALTH INSURANCE PILOT DEMONSTRATION PROJECT TO PROVIDE A MODEL FOR AFFORDABLE EMPLOYER-BASED HEALTH INSURANCE; TO RECOGNIZE CREDENTIALLED HEALTH CARE PROVIDERS OF THE STATE HEALTH PLAN AND OTHER EXISTING MANAGED CARE PLANS FOR RAPID DEMONSTRATION PROJECT PROVIDER NETWORK DEVELOPMENT; AND TO ASSURE NETWORK PROVIDERS' CONTINUED PARTICIPATION IN THE STATE*

HEALTH PLAN AND OTHER MANAGED CARE PLANS, WHILE PARTICIPATING IN THE DEMONSTRATION PROJECT NETWORK.

Permits the establishment of a single health insurance project (Demonstration Project) for both large and small employers (was, permitted the establishment of multiple Demonstration Projects) in the state. Requires the pilot Demonstration Project to begin offering coverage no later than December 1, 2010 (was, required the multiple proposed Demonstration Projects to begin coverage no later than April 1, 2010) and provides that the pilot may continue through December 31, 2014. Makes conforming changes.

Directs the pilot Demonstration Project to comply with a pooling arrangement that accepts all large and small employers (was, accepts all small employers) desiring to join and meeting the eligibility requirements. Requires any plan offered to eligible employers to provide coverage that equals or exceeds the coverage in the standard health care plan as defined in GS 58-50-110(24). Sets out provisions governing any employer participating in the Demonstration Project who is either (1) a health care provider or pharmacy regulated under GS Chapter 90 or (2) a health service facility regulated under GS Chapter 131E.

Prohibits the Department of Insurance (Department) from approving the establishment of the large risk pool that is authorized in this act if the Department review indicates that the pool would not comply with any of the applicable requirements of GS Chapter 58.

September 1, 2009

SL 2009-568 (H 212). HEALTH INSURANCE POOL PILOT PROGRAM. AN ACT TO AUTHORIZE THE ESTABLISHMENT OF ONE HEALTH INSURANCE PILOT DEMONSTRATION PROJECT TO PROVIDE A MODEL FOR AFFORDABLE EMPLOYER-BASED HEALTH INSURANCE; TO RECOGNIZE CREDENTIALLED HEALTH CARE PROVIDERS OF THE STATE HEALTH PLAN AND OTHER EXISTING MANAGED CARE PLANS FOR RAPID DEMONSTRATION PROJECT PROVIDER NETWORK DEVELOPMENT; AND TO ASSURE NETWORK PROVIDERS' CONTINUED PARTICIPATION IN THE STATE HEALTH PLAN AND OTHER MANAGED CARE PLANS, WHILE PARTICIPATING IN THE DEMONSTRATION PROJECT NETWORK. Summarized in *Daily Bulletin* 2/17/09, 3/16/09, and 8/4/09. Enacted August 28, 2009. Effective August 28, 2009.