

HOUSE JOINT RESOLUTION NO. 158

Directing the Joint Legislative Audit and Review Commission to study options for extending health insurance coverage to Virginians who are currently uninsured. Report.

Agreed to by the House of Delegates, March 2, 2006

Agreed to by the Senate, February 28, 2006

WHEREAS, a 2001 Virginia Health Care Foundation survey found that 14.9% of all Virginians do not have health insurance coverage; and

WHEREAS, the Institute of Medicine of the National Academies released a report in 2004 that noted the devastating consequences of going uninsured in terms of adverse health results, early deaths, and burdensome uncompensated care; and

WHEREAS, family finances can be drastically or even catastrophically affected if one uninsured member suffers accidental injury or serious illness or the family loses its health insurance coverage, and it has been estimated that 50% or more of bankruptcies are related to costs associated with health care; and

WHEREAS, the Kaiser Commission on Medicaid and the Uninsured estimates that in 2004, hospitals and physicians provided the uninsured with \$40.7 billion in uncompensated care and that private health insurers and their policyholders subsidized an additional \$34.4 billion in care for the uninsured; and

WHEREAS, rising health care costs are placing Virginia employers at a competitive disadvantage in the global marketplace; and

WHEREAS, the National Coalition on Health Care has stated that "employer health insurance premiums increased by 11.2%, nearly four times the rate of inflation" in 2004; and

WHEREAS, the size of the uninsured population continues to grow steadily from 39.6 million Americans in 2000 to 45.5 million in 2004; and

WHEREAS, currently, in other states, various groups or public-private partnerships are engaged in developing alternatives to provide greater health insurance coverage for their citizens; and

WHEREAS, in Virginia, the costs of health care are increasing at an unsustainable rate while the population of senior citizens is burgeoning and the number of uninsured grows ever larger; thus, it is imperative that solutions to this looming health care crisis be developed with all due haste; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Joint Legislative Audit and Review Commission be directed to study options for extending health insurance coverage to Virginians who are currently uninsured.

In conducting its study, the Joint Legislative Audit and Review Commission shall:

1. Analyze the number of uninsured Virginians, the reasons they do not have health insurance, the duration of periods without insurance, and their eligibility for employer-based and private health insurance coverage or government health care programs, and in conducting this analysis consider such factors as the age, family composition, occupational status, and income of these uninsured Virginians;

2. Assess the costs incurred by the Commonwealth, its insured citizens, and health care providers for the provision of emergency room or other health care to treat the uninsured population in Virginia;

3. Evaluate programs or plans implemented in other states as well as proposals that have been made by national organizations to expand health insurance coverage to the uninsured; and

4. Develop policy options to extend health insurance coverage to Virginia's uninsured that balance facilitating access to health insurance with requiring Virginians to assume greater personal responsibility for obtaining a minimum level of health insurance coverage.

Technical assistance shall be provided to the Joint Legislative Audit and Review Commission for this study by the Virginia Hospital and Healthcare Association, the Medical Society of Virginia, the Virginia Health Care Foundation, and the Virginia Association of Health Plans, upon request.

All agencies of the Commonwealth shall provide assistance to the Joint Legislative Audit and Review Commission for this study, upon request.

The Joint Legislative Audit and Review Commission shall complete its meetings for the first year by November 30, 2006, and for the second year by November 30, 2007, and the Director shall submit to the Division of Legislative Automated Systems an executive summary of its findings and recommendations no later than the first day of the next Regular Session of the General Assembly for each year. Each executive summary shall state whether the Joint Legislative Audit and Review Commission intends to submit to the General Assembly and the Governor a report of its findings and recommendations for publication as a House or Senate document. The executive summaries and reports shall be submitted as provided in the procedures of the Division of Legislative Automated Systems for

the processing of legislative documents and reports and shall be posted on the General Assembly's website.