

HOUSE JOINT RESOLUTION NO. 99

Directing the Joint Commission on Health Care to study catastrophic health insurance coverage options. Report.

Agreed to by the House of Delegates, February 8, 2010

Agreed to by the Senate, March 9, 2010

WHEREAS, an estimated 46 million Americans are without health insurance coverage; and
WHEREAS, the high cost of traditional health insurance policies deters many American businesses from offering, and uninsured citizens from purchasing, health insurance coverage; and

WHEREAS, because catastrophic health insurance policies generally have higher deductibles, limit the total benefits paid, and preclude or limit payment for certain kinds of services compared with traditional health insurance policies, they may be available at a lower cost than traditional health insurance policies; and

WHEREAS, participation in a qualified high-deductible health plan is a requirement for health savings accounts and other tax-advantaged programs; and

WHEREAS, while the low cost of such policies may make them attractive to persons who otherwise would be unable to afford health insurance coverage, excluding coverage for annual examinations, preventive care, and health screenings may pose a risk that medical conditions that could be treated inexpensively when addressed early may go untreated until more expensive treatments are necessitated; and

WHEREAS, the need exists to examine the potential costs and benefits to employers, individuals, and the Commonwealth's health care system of expanding the availability of optional catastrophic health insurance policies; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Joint Commission on Health Care be directed to study catastrophic health insurance coverage options. In conducting its study, the Joint Commission on Health Care shall (i) determine the availability and usage of catastrophic health insurance policies in the Commonwealth, (ii) examine the results of efforts in other states to increase the use of catastrophic health insurance policies, and (iii) evaluate the potential benefits and risks of facilitating the offering within the Commonwealth of health insurance policies or plans that provide catastrophic coverage only.

Technical assistance shall be provided to the Joint Commission on Health Care by the State Corporation Commission's Bureau of Insurance. All agencies of the Commonwealth shall provide assistance to the Joint Commission on Health Care for this study, upon request.

The Joint Commission on Health Care shall complete its meetings by November 30, 2010, and the chairman 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 2011 Regular Session of the General Assembly. The executive summary shall state whether the Joint Commission on Health Care 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 summary and report 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.