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HOUSE JOINT RESOLUTION NO. 147
AMENDMENT IN THE NATURE OF A SUBSTITUTE

(Proposed by the House Committee on Rules
on January 31, 2014)

(Patron Prior to Substitute—Delegate Byron)

Requesting the Bureau of Insurance of the State Corporation Commission to study the effects of the federal Patient Protection and Affordable Care Act on Virginia health insurance consumers. Report.

WHEREAS, the enactment of the federal Patient Protection and Affordable Care Act (ACA) in March 2010 has triggered significant regulatory changes in the nation's health care system; and

WHEREAS, many of the substantive effects of the ACA did not take effect until January 1, 2014; and

WHEREAS, gauging the effects of the ACA on health insurance consumers in the Commonwealth will assist the General Assembly in developing appropriate policies and legislation; now, therefore, be it

RESOLVED by the House of Delegates, the Senate concurring, That the Bureau of Insurance of the State Corporation Commission be requested to study the effects of the federal Patient Protection and Affordable Care Act on Virginia health insurance consumers.

In conducting its study, the Bureau of Insurance shall determine:

1. How many individual and small group health insurance plans that were in effect at any time during calendar years 2013 and 2014 were canceled or will be canceled before January 1, 2015, due to a lack of compliance with the requirements of the ACA, and determine how many Virginians are covered by such plans;

2. How many large group health insurance plans that were in effect at any time during calendar years 2013 and 2014 were canceled or will be canceled for noncompliance with the requirements of the ACA and determine how many lives are covered by such canceled policies;

3. The difference in the cost of premiums between the plans that were offered in 2013-2014 that were not ACA-compliant and plans now available that meet the requirements of the ACA for the five largest issuers of individual and small group health insurance plans in Virginia and compare representative premiums across age brackets ranging from younger to older insured;

4. Representative premium comparisons of pre-ACA plans versus new ACA-compliant plans for small group health insurance plans available to businesses;

5. The number of health insurance plans actually purchased by Virginians through the federally operated health insurance exchange between October 1, 2013, and March 31, 2014, and which remain fully paid and in effect as of July 1, 2014;

6. The age breakdown of individuals who purchased health insurance plans through the federal exchange; and

7. The change between premiums for plans purchased through the federal exchange during the first open enrollment period that began October 1, 2013, and those purchased through the federal exchange during the second open enrollment period that will begin in late 2014.

All agencies of the Commonwealth shall provide assistance to the Bureau of Insurance for this study, upon request.

The Bureau of Insurance shall complete its meetings by November 30, 2014, and shall submit to the Governor and the General Assembly an executive summary and 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 no later than the first day of the 2015 Regular Session of the General Assembly and shall be posted on the General Assembly's website.