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SENATE JOINT RESOLUTION NO. 54

Offered January 10, 2018

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Directing the Joint Commission on Health Care to study access to Medicare supplement insurance policies for individuals under age 65. Report.

Patron—Deeds

Referred to Committee on Rules

WHEREAS, Medicare is the federal health insurance program for people who are age 65 or older, certain people under age 65 who have a disability, and people with End-Stage Renal Disease; and

WHEREAS, Medicare generally covers inpatient hospital stays, care in skilled nursing facilities, hospice care, some home health care, certain doctor's services, outpatient care, medical supplies, and preventive services, but individual Medicare recipients are responsible for certain deductibles, coinsurance, and copayments; and

WHEREAS, Medicare supplement insurance policies, also known as Medigap insurance policies, are insurance policies sold by private insurance companies that cover some of the deductible, coinsurance, and copayment costs Medicare does not cover; and

WHEREAS, federal law requires insurers to provide Medigap insurance policies in a number of situations, but there is no requirement that insurers offer or sell Medigap policies to individuals who are under age 65; and

WHEREAS, for individuals who are under age 65 but are enrolled in Medicare, the cost of Medicare deductibles, coinsurance, and copayments can be significant; and

WHEREAS, some states require insurers to make Medigap insurance policies available to Medicare enrollees who are under age 65; now, therefore, be it

RESOLVED by the Senate, the House of Delegates concurring, That the Joint Commission on Health Care be directed to study access to Medicare supplement insurance policies for individuals under age 65.

In conducting its study, the Joint Commission on Health Care shall (i) study the availability of Medicare supplement insurance policies for individuals under age 65 in the Commonwealth and (ii) develop recommendations for improving access to Medicare supplement insurance policies for individuals under age 65 in the Commonwealth.

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 for the first year by November 30, 2018, and for the second year by November 30, 2019, 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 next Regular Session of the General Assembly for each year. Each 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 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.

INTRODUCED

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