

1995 SESSION

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SENATE JOINT RESOLUTION NO. 332

Offered January 23, 1995

Requesting the State Corporation Commission's Bureau of Insurance to study individual and conversion health care coverage and market reform.

Patrons—Schewel, Andrews, Holland, C.A., Holland, E.M., Lambert, Walker and Woods; Delegates: Baker, Ball, Brickley, Connally, DeBoer, Heilig, Melvin, Morgan and Moss

Referred to the Committee on Rules

WHEREAS, health insurance market reforms enacted in 1992, 1993 and 1994 are aimed at improving the access and affordability of health care benefit programs in the small group market; and

WHEREAS, nearly one million Virginians are uninsured, many of whom have limited or no access to group health insurance programs; and

WHEREAS, there are differences between the small group and individual markets such as form and rate filings and other regulatory issues, and there also are many similarities such as the need for access to coverage, portability of coverage, guaranteed renewability, guaranteed issue of essential health care benefit programs, and modified rating requirements; and

WHEREAS, affordability is a particular issue with conversion policies; and

WHEREAS, comprehensive national health care reform was not enacted by Congress and any future national reforms likely will be directed at insurance industry reforms including the individual market; and

WHEREAS, since 1991, fourteen states have enacted various individual market reforms which include portability of coverage, guaranteed issue, guaranteed renewability, rating reforms, and minimum loss ratios; and

WHEREAS, legislation is being introduced during the 1995 Session of the General Assembly as recommended by the Joint Commission on Health Care to limit waiting periods for pre-existing conditions, and provide credit for waiting periods served in previous coverage; now, therefore, be it

RESOLVED by the Senate, the House of Delegates concurring, That the State Corporation Commission's Bureau of Insurance, in cooperation with the Joint Commission on Health Care and other entities public or private, be requested to examine individual and conversion health care coverage and market reform possibilities to determine measures which increase access to affordable health care coverage for such individuals and families.

The State Corporation Commission's Bureau of Insurance shall complete its work in time to submit its findings and recommendations to the Governor and the 1996 Session of the General Assembly in accordance with the procedures of the Division of Legislative Automated Systems for the processing of legislative documents.

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