

1 *Senate* JOINT RESOLUTION NO. *26*
 2 INTRODUCED BY *Jacobson Thomas Dail*
 3 *HARRIS Tom Nelson Mepham*
 4 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF
 5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING THAT AN
 6 INTERIM COMMITTEE BE ESTABLISHED TO STUDY MANDATED HEALTH
 7 INSURANCE BENEFITS; AND REQUIRING A REPORT TO THE 53RD
 8 LEGISLATURE.

9
 10 WHEREAS, the cost of health insurance continues to rise;
 11 and

12 WHEREAS, a growing number of Montana citizens are unable
 13 to afford health insurance and, thus, do not have insurance;
 14 and

15 WHEREAS, many small business owners cannot afford health
 16 insurance for themselves or their employees because the cost
 17 is prohibitive; and

18 WHEREAS, legislation is proposed each session to mandate
 19 that health insurers provide additional health care benefits
 20 in their policies of insurance; and

21 WHEREAS, proponents of mandated health insurance
 22 benefits argue that mandated benefits decrease the cost of
 23 health insurance or improve access to needed health care
 24 coverage or services; and

25 WHEREAS, opponents of mandated health insurance benefits

1 argue that mandated benefits increase the cost of health
 2 insurance and limit access to needed coverage and services;
 3 and

4 WHEREAS, the Legislature should review the effects of
 5 mandated health insurance benefits and the need for mandated
 6 benefits.

7
 8 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE
 9 OF REPRESENTATIVES OF THE STATE OF MONTANA:

10 That an interim committee be established to study
 11 mandated health insurance benefits.

12 BE IT FURTHER RESOLVED, that as part of its study, the
 13 committee:

- 14 (1) review existing mandated health insurance benefits
- 15 and proposed new benefits;
- 16 (2) evaluate the costs and benefits of mandated health
- 17 insurance benefits, including proposed new benefits;
- 18 (3) determine the extent to which existing and proposed
- 19 mandated benefits are available and desired by the people of
- 20 Montana;
- 21 (4) prioritize, to the extent possible, the need for
- 22 existing mandated benefits and proposed new benefits; and
- 23 (5) consider alternatives to the present system of
- 24 mandated health insurance benefits.



LC 2012/01

1 BE IT FURTHER RESOLVED, that the committee report its
2 findings and recommendations to the 53rd Legislature and, if
3 appropriate, prepare legislation to implement its
4 recommendations.

-End-

APPROVED BY COMM. ON BUSINESS & INDUSTRY

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Senate JOINT RESOLUTION NO. *26*
INTRODUCED BY *Jacobson Thomas Dail*
HARRIS Tom Nelson McPherson

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING THAT AN INTERIM COMMITTEE BE ESTABLISHED TO STUDY MANDATED HEALTH INSURANCE BENEFITS; AND REQUIRING A REPORT TO THE 53RD LEGISLATURE.

WHEREAS, the cost of health insurance continues to rise; and

WHEREAS, a growing number of Montana citizens are unable to afford health insurance and, thus, do not have insurance; and

WHEREAS, many small business owners cannot afford health insurance for themselves or their employees because the cost is prohibitive; and

WHEREAS, legislation is proposed each session to mandate that health insurers provide additional health care benefits in their policies of insurance; and

WHEREAS, proponents of mandated health insurance benefits argue that mandated benefits decrease the cost of health insurance or improve access to needed health care coverage or services; and

WHEREAS, opponents of mandated health insurance benefits

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argue that mandated benefits increase the cost of health insurance and limit access to needed coverage and services; and

WHEREAS, the Legislature should review the effects of mandated health insurance benefits and the need for mandated benefits.

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA:

That an interim committee be established to study mandated health insurance benefits.

BE IT FURTHER RESOLVED, that as part of its study, the committee:

- (1) review existing mandated health insurance benefits and proposed new benefits;
- (2) evaluate the costs and benefits of mandated health insurance benefits, including proposed new benefits;
- (3) determine the extent to which existing and proposed mandated benefits are available and desired by the people of Montana;
- (4) prioritize, to the extent possible, the need for existing mandated benefits and proposed new benefits; and
- (5) consider alternatives to the present system of mandated health insurance benefits.



LC 2012/01

1 BE IT FURTHER RESOLVED, that the committee report its
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1 BE IT FURTHER RESOLVED, that the committee report its
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4 recommendations.

-End-

1 SENATE JOINT RESOLUTION NO. 26

2 INTRODUCED BY JACOBSON, THOMAS, DAILY,

3 DRISCOLL, HARP, HARPER, T. NELSON, MESSMORE

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SJR 0026/02

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