

HOUSE JOINT RESOLUTION NO. 49

INTRODUCED BY QUILICI, MARKS, HARRINGTON,
VAN VALKENBURG, PAVLOVICH, FRITZ

IN THE HOUSE

April 4, 1985	Introduced and referred to Committee on Business and Labor.
April 9, 1985	Committee recommend resolution do pass. Report adopted. Resolution printed and placed on members' desks.
April 10, 1985	Second reading, do pass.
April 11, 1985	Considered correctly engrossed.
April 12, 1985	Third reading, passed. Transmitted to Senate.

IN THE SENATE

April 15, 1985	Introduced and referred to Committee on Labor and Employment Relations.
April 17, 1985	Committee recommend resolution be concurrent in. Report adopted.
April 18, 1985	Second reading, concurrent in.
April 19, 1985	Third reading, concurrent in. Ayes, 49; Noes, 1. Returned to House.

IN THE HOUSE

April 19, 1985

Received from Senate.

April 20, 1985

Sent to enrolling.

Reported correctly enrolled.

HOUSE JOINT RESOLUTION NO. 49

INTRODUCED BY

Pauline M. Hargrett
La. Volkening Carlisle
Smith

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN INTERIM STUDY OF THE METHODS BY WHICH AN UNEMPLOYED INDIVIDUAL AND HIS DEPENDENTS MAY BE PROVIDED WITH COVERAGE FOR MEDICAL COSTS INCURRED DURING THE WAGE EARNER'S UNEMPLOYMENT; REQUIRING A REPORT OF THE FINDINGS OF THE STUDY TO THE 50TH LEGISLATURE.

WHEREAS, most people receive health insurance coverage through their employment because group rates and employer contributions make such insurance affordable; and

WHEREAS, when a person becomes unemployed, the cost of health insurance greatly increases in price while the income for family needs greatly decreases; and

WHEREAS, one cannot postpone illness or injury merely because of lack of insurance or money to pay hospital bills; and

WHEREAS, the cost of unavoidable major medical treatment may run into tens of thousands of dollars often causing personal bankruptcy and subsequent hardships for the family involved; and

WHEREAS, since the cost of such bankruptcies must be

paid by some segment of society, the costs are passed along as higher medical bills, and this burden rests on those receiving medical care--the segment of society least likely to have the resources to bear such a burden; and

WHEREAS, projections of numbers of persons unemployed in Montana during the next biennium suggest that between 8,500 and 12,000 persons a month will be receiving unemployment compensation benefits; and

WHEREAS, if there were a method in Montana for paying or reimbursing some costs of medical care for the unemployed and their families, unnecessary suffering would be avoided because essential treatment for illness or injury that is considered too expensive without insurance would be received; payments made under a health care plan, by the plan and the individual each paying a share, would replace bankruptcy as a method of health care financing; and persons unable to work because of illness or injury would become employable more quickly.

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

That an appropriate interim committee be assigned to study ways in which unemployed persons may be covered for medical costs incurred while unemployed. The study should consider:

1 (1) various alternatives to conventional health
2 insurance;

3 (2) the relationship between coverage while employed
4 and use of that coverage through conversion or continuation
5 while unemployed;

6 (3) how many persons could be expected to elect to
7 receive coverage if payments for coverage were deducted from
8 unemployment insurance benefits and how such an election
9 affects the group of the unemployed as a whole;

10 (4) whether health coverage should be administered
11 directly by a state department, by a contract with private
12 insurers, or a combination of both;

13 (5) sources of funding, including withholding of
14 contributions from unemployment insurance benefits as
15 authorized by federal law; and

16 (6) specifics for whatever plan is chosen, such as
17 deductibles, payments, eligibility criteria, length and
18 scope of coverage, treatment covered, coordination with
19 similar coverage, and other matters that would affect the
20 cost and effectiveness of the program.

21 BE IT FURTHER RESOLVED, that the committee report the
22 findings of the study to the 50th Legislature and, if
23 necessary, draft legislation to implement its
24 recommendations.

-End-

APPROVED BY COMM. ON
BUSINESS AND LABOR

1 HOUSE JOINT RESOLUTION NO. 49
2 INTRODUCED BY Pauline M. Hargrett
3 The Voluntary Committee for
4 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF
5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN
6 INTERIM STUDY OF THE METHODS BY WHICH AN UNEMPLOYED
7 INDIVIDUAL AND HIS DEPENDENTS MAY BE PROVIDED WITH COVERAGE
8 FOR MEDICAL COSTS INCURRED DURING THE WAGE EARNER'S
9 UNEMPLOYMENT; REQUIRING A REPORT OF THE FINDINGS OF THE
10 STUDY TO THE 50TH LEGISLATURE.

11
12 WHEREAS, most people receive health insurance coverage
13 through their employment because group rates and employer
14 contributions make such insurance affordable; and

15 WHEREAS, when a person becomes unemployed, the cost of
16 health insurance greatly increases in price while the income
17 for family needs greatly decreases; and

18 WHEREAS, one cannot postpone illness or injury merely
19 because of lack of insurance or money to pay hospital bills;
20 and

21 WHEREAS, the cost of unavoidable major medical
22 treatment may run into tens of thousands of dollars often
23 causing personal bankruptcy and subsequent hardships for the
24 family involved; and

25 WHEREAS, since the cost of such bankruptcies must be

1 paid by some segment of society, the costs are passed along
2 as higher medical bills, and this burden rests on those
3 receiving medical care--the segment of society least likely
4 to have the resources to bear such a burden; and

5 WHEREAS, projections of numbers of persons unemployed
6 in Montana during the next biennium suggest that between
7 8,500 and 12,000 persons a month will be receiving
8 unemployment compensation benefits; and

9 WHEREAS, if there were a method in Montana for paying
10 or reimbursing some costs of medical care for the unemployed
11 and their families, unnecessary suffering would be avoided
12 because essential treatment for illness or injury that is
13 considered too expensive without insurance would be
14 received; payments made under a health care plan, by the
15 plan and the individual each paying a share, would replace
16 bankruptcy as a method of health care financing; and persons
17 unable to work because of illness or injury would become
18 employable more quickly.

19
20 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE
21 OF REPRESENTATIVES OF THE STATE OF MONTANA:

22 That an appropriate interim committee be assigned to
23 study ways in which unemployed persons may be covered for
24 medical costs incurred while unemployed. The study should
25 consider:

SECOND READING
HJR 49

1 (1) various alternatives to conventional health
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22 findings of the study to the 50th Legislature and, if
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HOUSE JOINT RESOLUTION NO. 49

INTRODUCED BY

Julius W. Hargrett
The Voluntary Committee
Frank

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REFERENCE BILL
HJR 49

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