## HOUSE JOINT RESOLUTION NO. 45

## INTRODUCED BY WINSLOW

## IN THE HOUSE

MARCH 17, 1987	INTRODUCED AND REFERRED TO COMMITTEE ON HUMAN SERVICES & AGING.
MARCH 24, 1987	COMMITTEE RECOMMEND BILL DO PASS. REPORT ADOPTED.
MARCH 25, 1987	PRINTING REPORT.
MARCH 26, 1987	SECOND READING, DO PASS.
MARCH 27, 1987	ENGROSSING REPORT.
	THIRD READING, PASSED. AYES, 88; NOES, 4.
	TRANSMITTED TO SENATE.
IN	THE SENATE
MARCH 31, 1987	INTRODUCED AND REFERRED TO COMMITTEE ON PUBLIC HEALTH, WELFARE & SAFETY.
APRIL 11, 1987	COMMITTEE RECOMMEND BILL BE CONCURRED IN. REPORT ADOPTED.
APRIL 14, 1987	ON MOTION, CONSIDERATION PASSED FOR THE DAY.
APRIL 15, 1987	SECOND READING, CONCURRED IN.
	ON MOTION, RULES SUSPENDED TO PLACE BILL ON THIRD READING THIS DAY.
	THIRD READING, CONCURRED IN. AYES, 48; NOES, 2.
	RETURNED TO HOUSE.

## IN THE HOUSE

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APRIL 16, 1987

RECEIVED FROM SENATE.

SENT TO ENROLLING.

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1	House JOINT RESOLUTION NO. 45
2	INTRODUCED BY Winds
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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 COST EFFECTIVENESS OF MANDATED HEALTH
7	INSURANCE BENEFITS; AND REQUIRING A REPORT OF THE FINDINGS
8	TO THE 51ST LEGISLATURE.
9	
LO	WHEREAS, existing Montana laws require disability
11	insurers and health service corporations to include coverage
12	of certain expenses as minimum benefits for an insured; and
13	WHEREAS, proponents of mandated benefits argue that
14	such benefits decrease the cost of health insurance, and
15	opponents argue that such benefits increase the cost of
16	health insurance; and
17	WHEREAS, objective evidence to support either position
18	is lacking; and
19	WHEREAS, the Montana Health Care Cost Containment
20	Council recommended in its 1987 report that a study of the
21	cost effectiveness of existing and proposed mandated
22	benefits be conducted.
23	
24	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:

(1) assess the effect of mandated benefits on the cost
of health insurance and health service corporation plans in
Montana and in other states; and
(2) estimate the effects on the cost of health
insurance of mandating new benefits or eliminating existing
mandated benefits.

BE IT FURTHER RESOLVED, that the committee report to
the 51st Legislature and, if necessary, draft legislation to
implement its recommendations.

-End-

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7	INSURANCE BENEFITS; AND REQUIRING A REPORT OF THE FINDING
8	TO THE 51ST LEGISLATURE.
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WHEREAS, existing Montana laws require disability insurers and health service corporations to include coverage of certain expenses as minimum benefits for an insured; and WHEREAS, proponents of mandated benefits argue that such benefits decrease the cost of health insurance, and opponents argue that such benefits increase the cost of health insurance; and

WHEREAS, objective evidence to support either position is lacking; and

WHEREAS, the Montana Health Care Cost Containment Council recommended in its 1987 report that a study of the cost effectiveness of existing and proposed mandated benefits be conducted.

22 benefits be conducted

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



That an appropriate interim committee be assigned to: 1 2 (1) assess the effect of mandated benefits on the cost 3 of health insurance and health service corporation plans in Montana and in other states; and 5 (2) estimate the effects on the cost of health insurance of mandating new benefits or eliminating existing 7 mandated benefits. BE IT FURTHER RESOLVED, that the committee report to 8 9 the 51st Legislature and, if necessary, draft legislation to implement its recommendations.

-End-

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5 REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN
6 INTERIM STUDY OF THE COST EFFECTIVENESS OF MANDATED HEALTH
7 INSURANCE BENEFITS; AND REQUIRING A REPORT OF THE FINDINGS
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WHEREAS, existing Montana laws require disability insurers and health service corporations to include coverage of certain expenses as minimum benefits for an insured; and WHEREAS, proponents of mandated benefits argue that such benefits decrease the cost of health insurance, and opponents argue that such benefits increase the cost of health insurance; and

whereas, objective evidence to support either position is lacking; and

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NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE

25 OF REPRESENTATIVES OF THE STATE OF MONTANA:

Montana		
L Montana	Legislative	Council

That an appropriate interim committee be assigned to:

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of health insurance and health service corporation plans in
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the 51st Legislature and, if necessary, draft legislation to
implement its recommendations.

-End-

HJR 0045/02

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5	REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING AN
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OF REPRESENTATIVES OF THE STATE OF MONTANA:

50th Legislature

1	That an appropriate interim committee be assigned to:
2	(1) assess the effect of mandated benefits on the cost
3	of health insurance and health service corporation plans in
4	Montana and in other states; and
5	(2) estimate the effects on the cost of health
6	insurance of mandating new benefits or eliminating existing
7	mandated benefits.
8	BE IT FURTHER RESOLVED, that the committee report to
9	the 51st Legislature and, if necessary, draft legislation to
10	implement its recommendations.

-End-

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