

IN THE HOUSE

APRIL 16, 1987

RECEIVED FROM SENATE.

SENT TO ENROLLING.

1 House JOINT RESOLUTION NO. 45
2 INTRODUCED BY Wamba

3
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
10 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
25 OF REPRESENTATIVES OF THE STATE OF MONTANA:

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.

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APPROVED BY COMM. ON
HUMAN SERVICES AND AGING

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