

HOUSE JOINT RESOLUTION 19

Introduced by Boharski, et al.

2/15 Introduced
2/15 Referred to Human Services & Aging
2/15 First Reading
2/17 Hearing
2/20 Committee Report--Bill Passed
2/22 2nd Reading Passed
2/24 3rd Reading Passed

Transmitted to Senate
3/01 First Reading
3/01 Referred to Taxation
4/06 Hearing
4/13 Committee Report--Bill Concurred
4/14 2nd Reading Concurred
4/15 3rd Reading Concurred

Returned to House
4/21 Signed by Speaker
4/23 Signed by President
4/26 Filed with Secretary of State

1 *Wm. E. A.* *Howe* JOINT RESOLUTION NO. *19*
2 INTRODUCED BY *D. Miller*

3
4 A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF
5 REPRESENTATIVES OF THE STATE OF MONTANA URGING THE CONGRESS
6 OF THE UNITED STATES TO ENACT LEGISLATION TO PROVIDE FOR
7 INDIVIDUAL MEDICAL CARE SAVINGS ACCOUNTS.

8
9 WHEREAS, it is estimated that 145,000 Montanans and 37
10 million Americans are without health insurance, many while
11 between jobs; many more people are underinsured because of
12 the effects of rising health care costs and spending; and
13 these rising health care costs are forcing employers to trim
14 the level and availability of health care benefits to their
15 employees; and

16 WHEREAS, overuse of health care services for relatively
17 small claims is one of the most significant causes of health
18 care cost and spending increases; and currently, more than
19 two-thirds of all insurance claims for medical spending are
20 less than \$3,000 per family per year in this country; and

21 WHEREAS, in response to the runaway cost increases on
22 health care spending in this country, the private sector has
23 developed the concept of individual medical care savings
24 accounts; this initiative is designed to ensure health
25 insurance availability for Americans; and it is predicated

1 on providing incentives to more efficiently use medical
2 treatment, encourage competition, and reduce cost in the
3 health care industry; and

4 WHEREAS, through employer and employee-funded individual
5 medical care savings account arrangements and reduced costs
6 of qualified higher deductible insurance policies, millions
7 of Americans could insure themselves for both routine and
8 major medical services; under the concept of individual
9 medical care savings accounts, an employer or individuals
10 could instead purchase lower cost, high deductible major
11 medical policies; an employer and individuals could then set
12 aside the saved premium differential in an individual
13 medical care savings account; participating individuals
14 would use the money in the account to pay their medical care
15 expenses up to the deductible; however, any account money
16 unspent by the participating individuals in a plan year
17 would then belong to the individuals to save, spend on
18 medical care, or use otherwise; and this would be a strong
19 incentive for people not to abuse health care expenditures
20 and to institute "cost-shopping" for medical care services;
21 and

22 WHEREAS, by setting aside money to spend on health care,
23 employees could change jobs and use the money they had so
24 far saved to buy interim health insurance or to cover health
25 care expenses, thereby eliminating the problem of uninsureds

1 between jobs and helping reduce "job-lock"; and

2 WHEREAS, by making their own medical care decisions,
3 individual policyholders would have a strong stake in
4 reducing costs; this simple financial mechanism would expand
5 health insurance options to others who presently have no
6 insurance; and most importantly, this move to decrease
7 health care cost burdens in this country would require no
8 new federal bureaucracy.

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

12 That the Congress of the United States be urged to enact
13 legislation swiftly and in good faith to enable Montanans
14 and all Americans to establish individual medical care
15 savings accounts.

16 BE IT FURTHER RESOLVED, that copies of this resolution
17 be transmitted to the President of the United States, the
18 President of the United States Senate, the Speaker of the
19 United States House of Representatives, and all members of
20 the Montana Congressional Delegation.

-End-

APPROVED BY COMM. ON
HUMAN SERVICES AND AGING

HOUSE JOINT RESOLUTION NO. 19

INTRODUCED BY BOHARSKI, BOHLINGER, SMITH, BARNETT, MILLS,
HERRON, PECK, COBB, SIMON, KASTEN, WISEMAN

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF
REPRESENTATIVES OF THE STATE OF MONTANA URGING THE CONGRESS
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WHEREAS, it is estimated that 145,000 Montanans and 37
million Americans are without health insurance, many while
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the effects of rising health care costs and spending; and
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the level and availability of health care benefits to their
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and to institute "cost-shopping" for medical care services;
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far saved to buy interim health insurance or to cover health

1 care expenses, thereby eliminating the problem of uninsureds
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