

By: Taylor

H.B. No. 2826

A BILL TO BE ENTITLED

1 AN ACT

2 relating to the creation of a health insurance premium assistance
3 program for low-income Texans.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 SECTION 1. Subchapter B, Chapter 32, Human Resources Code,
6 is amended by adding Section 32.0424 to read as follows:

7 Sec. 32.0424. HEALTH INSURANCE PREMIUM ASSISTANCE FOR LOW
8 INCOME TEXANS. (a) In this section:

9 (1) "Federal poverty level" means the poverty
10 guidelines updated periodically in the Federal Register by the U.S.
11 Department of Health and Human Services under the authority of 42
12 U.S.C. 9902(2);

13 (2) "Department" means the Texas Department of
14 Insurance;

15 (3) "Commissioner" means the Executive Commissioner
16 of the Texas Health and Human Services Commission; and

17 (b) The commissioner shall develop a health insurance
18 premium assistance program for low-income Texas residents.

19 (c) The commissioner may contract with a qualified vendor
20 for the development and administration of the premium assistance
21 program created by this section.

22 (d) An individual is eligible to participate in the program
23 if the individual:

24 (1) does not qualify for medical assistance;

1 (2) has a net family income that is at or below 200
2 percent of the federal poverty level;

3 (3) meets the requirements regarding mandatory work or
4 participation in employment activities as specified by Human
5 Resources Code Section 31.012; and

6 (4) has not had health insurance for at least 9 of the
7 previous 12 months.

8 (e) Premium assistance provided pursuant to this section
9 may only be used for:

10 (1) an individual health insurance policy, including a
11 high-deductible health benefit plan or a consumer choice plan;

12 (2) a small employer health benefit plan, including a
13 high-deductible health benefit plan or a consumer choice plan; or

14 (3) a large employer health benefit plan, including a
15 high-deductible health benefit plan or a consumer choice plan.

16 (f) The department and commissioner shall adopt rules as
17 necessary to implement this section.

18 SECTION 2. If before implementing any provision of this Act
19 a state agency determines that a waiver or authorization from a
20 federal agency is necessary for implementation of that provision,
21 the agency affected by the provision shall request the waiver or
22 authorization and may delay implementing that provision until the
23 waiver or authorization is granted.

24 SECTION 3. EFFECTIVE DATE. This Act takes effect
25 immediately if it receives a vote of two-thirds of all the members
26 elected to each house, as provided by Section 39, Article III, Texas
27 Constitution. If this Act does not receive the vote necessary for

1 immediate effect, this Act takes effect September 1, 2007.