Amend HB 1951 (house committee printing) by adding the following appropriately numbered ARTICLE to the bill and renumbering subsequent ARTICLES and SECTIONS of the bill accordingly:

ARTICLE ____. HEALTH BENEFIT PLAN INNOVATIONS PROGRAM

SECTION _____.001. Subtitle B, Title 5, Insurance Code, is amended by adding Chapter 525 to read as follows:

CHAPTER 525. HEALTH BENEFIT PLAN INNOVATIONS PROGRAM

- Sec. 525.001. PROGRAM ESTABLISHED. (a) The department shall develop and implement a health benefit plan innovations program to study the number of uninsured individuals in this state, the reasons those individuals are uninsured, and possible solutions that would expand access to affordable health benefit plan coverage in this state.
- (b) The department shall use department employees already employed in the consumer protection division of the department to implement the program. The department may not hire full-time employees whose primary job functions would solely be implementation of the program.
- Sec. 525.002. PROGRAM COMPONENTS. (a) Except as provided by Subsection (b), the program implemented under this chapter must:
- (1) collect and analyze data concerning the number, age, and demographic characteristics of uninsured individuals in this state;
- (2) identify the reasons why individuals in this state are uninsured;
- (3) examine and evaluate the effectiveness of programs implemented in other states to reduce the number of uninsured residents in those states;
- (4) monitor and evaluate the health benefit market in this state and determine whether residents of this state have sufficient access to a variety of health benefit plan products to ensure adequate health benefit plan coverage; and
- (5) make recommendations to the department and to the legislature concerning programs or initiatives to be implemented in this state to reduce the number of uninsured residents in this state.

(b) The program must supplement and may not duplicate a service or function of another existing program or state agency and shall refer consumers to other programs and agencies where appropriate.

(c) The program may:

- (1) operate a statewide clearinghouse for objective consumer information about health care coverage, including options for obtaining health care coverage;
- (2) collect, track, and quantify problems and inquiries encountered by consumers;
- (3) educate consumers on their rights and responsibilities with respect to group health plans and health insurance coverages;
- (4) provide existing health-related information to the general public and health care providers to improve the quality of and access to health care; and
- (5) establish an advisory committee composed of state agencies to increase collaboration and coordination of health-related programs and benefits.
- (d) The department shall coordinate program components that involve market and cost research or data collection and analysis with health benefit plan issuers and the Health and Human Services Commission to ensure the collection and analysis of complete and accurate information.
- Sec. 525.003. REPORT. The department shall include in its biennial report to the legislature under Section 32.022 the program's findings concerning the information and recommendations described by Section 525.002.
- Sec. 525.004. FUNDING. The department shall make a reasonable effort to obtain funding in the form of gifts and grants from the federal government or an organization or other private party that does not have a potential conflict of interest with the department or the goals of this chapter to assist with funding the program. The department shall adopt rules governing acceptance of gifts and grants that are consistent with the provisions for acceptance of gifts under Chapter 575, Government Code. Before adopting rules under this section, the department shall:

- (1) submit the proposed rules to the Texas Ethics Commission for review; and
- (2) consider that commission's recommendations regarding the proposed rules.

Sec. 525.005. RULES. The commissioner may adopt rules as necessary to implement this chapter.