

By: McClendon

H.B. No. 2024

A BILL TO BE ENTITLED

AN ACT

relating to the creation of the health benefit plan innovations program in the Texas Department of Insurance.

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

SECTION 1. 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

1 are uninsured;

2 (3) examine and evaluate the effectiveness of programs
3 implemented in other states to reduce the number of uninsured
4 residents in those states;

5 (4) monitor and evaluate the health benefit market in
6 this state and determine whether residents of this state have
7 sufficient access to a variety of health benefit plan products to
8 ensure adequate health benefit plan coverage; and

9 (5) make recommendations to the department and to the
10 legislature concerning programs or initiatives to be implemented in
11 this state to reduce the number of uninsured residents in this
12 state.

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

17 (c) The program may:

18 (1) operate a statewide clearinghouse for objective
19 consumer information about health care coverage, including options
20 for obtaining health care coverage;

21 (2) collect, track, and quantify problems and
22 inquiries encountered by consumers;

23 (3) educate consumers on their rights and
24 responsibilities with respect to group health plans and health
25 insurance coverages;

26 (4) provide existing health-related information to
27 the general public and health care providers to improve the quality

1 of and access to health care; and

2 (5) establish an advisory committee composed of state
3 agencies to increase collaboration and coordination of
4 health-related programs and benefits.

5 (d) The department shall coordinate program components that
6 involve market and cost research or data collection and analysis
7 with health benefit plan issuers and the Health and Human Services
8 Commission to ensure the collection and analysis of complete and
9 accurate information.

10 Sec. 525.003. REPORT. The department shall include in its
11 biennial report to the legislature under Section 32.022 the
12 program's findings concerning the information and recommendations
13 described by Section 525.002.

14 Sec. 525.004. FUNDING. The department may accept gifts,
15 donations, and grants from the federal government or any private
16 party, including a health benefit plan issuer or a foundation
17 associated with a health benefit plan issuer, to assist with
18 funding the program. The department shall adopt rules governing
19 acceptance of donations that are consistent with Chapter 575,
20 Government Code. Before adopting rules under this section, the
21 department shall:

22 (1) submit the proposed rules to the Texas Ethics
23 Commission for review; and

24 (2) consider that commission's recommendations
25 regarding the proposed rules.

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

1 SECTION 2. This Act takes effect immediately if it receives
2 a vote of two-thirds of all the members elected to each house, as
3 provided by Section 39, Article III, Texas Constitution. If this
4 Act does not receive the vote necessary for immediate effect, this
5 Act takes effect September 1, 2011.