BILL ANALYSIS

H.B. 3028 By: Middleton Insurance Committee Report (Unamended)

BACKGROUND AND PURPOSE

Concerns have been raised regarding the possible scenario of insurance policies or health benefit plans discriminating against businesses that have not mandated employee vaccinations by requiring the employees to be vaccinated as a condition to purchase or maintain coverage. H.B. 3028 seeks to address this issue by prohibiting insurance policies or health benefit plans that are written for businesses from requiring employees to be vaccinated as a condition to purchase or maintain coverage.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

H.B. 3028 amends the Insurance Code to prohibit an insurer offering a health benefit plan, life insurance policy, property and casualty insurance policy, or any other insurance policy written for business entities from discriminating against an employee without a vaccination by requiring as a condition to purchase or maintain coverage, including an endorsement, that each of the business's employees is vaccinated. The bill sets out the applicability of this prohibition, which applies only to a health benefit plan or insurance policy delivered, issued for delivery, or renewed on or after January 1, 2022.

EFFECTIVE DATE

September 1, 2021.

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