



## GREATER MANCHESTER CHAMBER OF COMMERCE

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#### House Commerce Committee To Address Health Insurance Bills This Week

The House Commerce Committee will meet on May 1st and May 3rd to address a number of bills related to the cost of health insurance. These bills have already passed the Senate, most without amendment or controversy. They will be heard before the committee on Tuesday, voted on in committee on Thursday, and will likely reach the House floor for votes the following Wednesday. Contact information for House Commerce Committee members is available at

<http://gencourt.state.nh.us/house/committees/committeedetails.aspx?code=H33> (click on each name for address and phone information) if you want to weigh in on these bills.

- **SB 135 establishing a commission to study lowering the costs of health insurance for small businesses** - This bill would establish a commission to study lowering costs of health insurance for small businesses, including identifying approaches and products that can reduce the rate of cost growth. Membership would include legislators, the Insurance Department, a member of the New Hampshire Citizens Health Initiative (<http://www.steppingupnh.org>), and one small business owner to be appointed by the Governor.
- **SB 183 requiring health insurance plans for family coverage to extend to dependent under age 26** - SB 183 would require health insurance plans to extend family coverage to dependent children up to the age of 26 provided the dependent is unmarried, has no dependent children of his or her own, is a resident of New Hampshire or is enrolled as a full-time student, and is not provided coverage under any other benefit plan. The Insurance Department reported that the cost of providing individual and group coverage might increase as a result of this bill since the ages of those covered and the number of dependents covered would both increase. State employees are covered under a self-funded plan which would have no obligation to comply with this law, if passed. State benefits often mirror those in the private market or are more generous, however. So, this bill could increase the cost to provide health insurance to state employees, a cost ultimately borne by taxpayers. SB 183 passed the Senate by roll call votes along party lines with Democrats in support and Republicans opposed.
- **SB 197 relative to continuation of group health insurance coverage in the event of divorce or legal separation** - SB 197 requires continuation of group health insurance coverage in the event of divorce or legal

separation without additional premium or examination unless the divorce or separation decree expressly provides otherwise. As with SB 183, this bill could drive premiums up since the number of people covered would increase.

- **SB 220 establishing a commission to study the feasibility of establishing a public review board for health insurance rate increase requests** - SB 220 would establish a commission to study establishing a public review board for health insurance rate increase requests, presumably modeled after the existing PUC (Public Utilities Commission). Membership on the study commission would include legislators, the Insurance Department, insurance carriers, a representative from the BIA, a representative from the Endowment for Health, a representative from the NH Hospital Association, and three public members.

The rising cost of health insurance has been a key issue for businesses in New Hampshire, both large and small, for many years and it is crucial that Chamber members express their views on these and other insurance bills.

Valerie Acres

#### EYE ON POLITICS:

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NH State Legislature [www.state.nh.us](http://www.state.nh.us)

The Union Leader [www.theunionleader.com/primaryindex.html](http://www.theunionleader.com/primaryindex.html)

NH Primary Info [www.nhprimary.com](http://www.nhprimary.com)

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