

The House Committee on Insurance offers the following substitute to HR 342:

A RESOLUTION

1 Creating the Blue Ribbon Commission on Individual Health Insurance Availability and Its
2 Effect on the Employer Based Health Insurance Market; to provide for the membership,
3 power, duties, mission, compensation, and expenses of the commission; to provide for related
4 matters; and for other purposes.

5 WHEREAS, it is the expressed will of the General Assembly of the State of Georgia to
6 address the serious problems facing the uninsured in our state, especially those for whom
7 health coverage is denied due to preexisting health conditions; and

8 WHEREAS, such denial of coverage leads to an increase in the number of uninsured persons
9 and in the hardship of persons seeking needed health care without reasonable ability to pay
10 for such care; and

11 WHEREAS, such inability to pay for emergency medical services places a serious burden
12 on medical facilities at a time when many such facilities are under increasing financial strain;
13 and

14 WHEREAS, lack of availability of individual health insurance coverage has been identified
15 as a leading contributor to the instability of the employer based health insurance market; and

16 WHEREAS, public funds for providing health care are limited and it is the expressed will
17 of the General Assembly to promote private market means by which persons can take
18 responsibility for their own health care whenever possible; and

19 WHEREAS, an opportunity should be provided for public debate and consideration of
20 options for improving affordable access to individual health plan coverage in Georgia; to
21 make specific recommendations for improving access to risk-impaired individuals; to
22 develop benchmarks for assessing progress toward such improved access; to consider
23 whether state sponsored "safety net" or "reinsurance pooling" strategies can be implemented

1 and the degree to which prior progress on the part of private insurance markets is required;
2 and to consider what measures can be taken to ensure future viability and affordability in the
3 individual health insurance markets in the State of Georgia.

4 NOW, THEREFORE, BE IT RESOLVED BY THE GENERAL ASSEMBLY OF
5 GEORGIA that there is created the Blue Ribbon Commission on Individual Health Insurance
6 Availability and Its Effect on the Employer Based Health Insurance Market to be composed
7 of 15 members, as follows: three members of the Senate appointed by the President of the
8 Senate, three additional members appointed by the President of the Senate, three members
9 of the House of Representatives appointed by the Speaker of the House of Representatives,
10 three additional members appointed by the Speaker of the House of Representatives, the
11 Commissioner of Insurance or his or her designee, the commissioner of the Department of
12 Community Health or his or her designee, and the consumer insurance advocate or his or her
13 designee. Any vacancy on the commission, including a vacancy caused by a legislative
14 member ceasing to serve in the Senate or House of Representatives, shall be filled by
15 appointment by the original appointing authority. The President of the Senate and the
16 Speaker of the House of Representatives shall each designate one member to serve as
17 cochairpersons of the commission. The commission shall meet at the call of the
18 cochairpersons. Nonlegislative members appointed by the President of the Senate or Speaker
19 of the House of Representatives shall include, but not be limited to: representatives of
20 insurers issuing individual health plans in Georgia; representatives of professional
21 associations of health insurance agents; representatives of business organizations such as the
22 Georgia Chamber of Commerce and NFIB; consumer/citizens, including those who have had
23 difficulty obtaining coverage for controllable medical conditions; and other concerned
24 citizens or public officials willing to serve at the pleasure of those with appointment powers
25 over this committee.

26 BE IT FURTHER RESOLVED that, in addition to normal legislative staff support services,
27 the commission shall make use of staff support services provided by the Department of
28 Insurance and the Department of Community Health.

29 BE IT FURTHER RESOLVED that the commission shall undertake a study of the
30 conditions, needs, issues, and problems mentioned above or related thereto and shall
31 recommend any actions or legislation which the commission deems necessary or appropriate.
32 The commission may conduct such meetings at such places and at such times as it may deem
33 necessary or convenient to enable it to exercise fully and effectively its powers, perform its
34 duties, and accomplish the objectives and purposes of this resolution. The legislative

members of the commission shall receive the allowances authorized for legislative members of interim legislative committees, but shall receive the same for not more than ten days unless additional days are authorized. The public members of the commission who are not public employees shall receive from legislative funds a daily expense allowance as provided in subsection (b) of Code Section 45-7-21. Any public employee on the commission shall receive no compensation but may be reimbursed for expenses by their employers. The funds necessary to carry out the provisions of this resolution shall come from the funds appropriated to the Senate and the House of Representatives. The commission shall report on its progress in writing on or before December 31, 2001, to the 2002 session of the General Assembly and shall make recommendations to remedy the problems it identifies and studies in the delivery of affordable individual health insurance and the effect these problems have on the stability of the small group insurance market in the State of Georgia. The commission shall stand abolished on July 1, 2002.