

HOUSE RESEARCH

Bill Summary

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Overview

This bill deals with employee health coverage for small employers.

Section

- 1** **Small employer.** Raises the upper boundary of the small employer health insurance market in this state from 50 employees to 100 employees. The lower boundary is two employees. This would make firms between 51 and 100 employees eligible for guaranteed issue of coverage (cannot be turned down), restrictions on premium variations, and other features. The upper boundary of the small employer market was created as 29 employees in 1992. It was increased to 49 employees in 1995, and to 50 employees in 1997.

Effective August 1, 2010.

- 2** **Creation of uniform health coverage application form.** Requires the commissioner of commerce, in consultation with the commissioner of health, employers, and insurers, to develop a uniform application form for use in applying for health coverage in the small employer market. Provides that the 2010 Legislature could consider enacting legislation requiring use of the form.