

ONE HUNDRED SECOND LEGISLATURE

SECOND SESSION

LEGISLATIVE RESOLUTION 547

Introduced by Nordquist, 7.

PURPOSE: The federal Patient Protection and Affordable Care Act, Public Law 111-148, ensures Americans have access to quality, affordable health insurance. To achieve this goal, the law ensures health plans offered in the individual and small group markets offer a comprehensive package of items and services known as essential health benefits.

Recent federal guidance indicates that states will be given the flexibility to define essential health benefits by selecting a benchmark from certain existing employer-sponsored health plans offered in a state. This approach recognizes the differing needs and offers flexibility to states in defining what health benefits are essential to their residents. According to federal guidance, states can choose from the following benchmark plan types:

(1) The largest plan by enrollment in any of the three largest small group insurance products in the state's small group market;

(2) Any of the three largest state employee health benefit plans by enrollment;

(3) Any of the three largest Federal Employees Health Benefits Program options by enrollment; or

(4) The largest insured commercial non-medicaid health maintenance organization plan operating in the state.

The purpose of this interim study is to gather information about what health benefits are important to Nebraskans, to evaluate benchmark plan options available to our state, and to allow public input into the process of selecting what benefits will be available through individual and small group health plans.

Issues considered by the committee may include, but shall not be limited to: Comparing the benchmark options available to the State of Nebraska to choose what benefits the state deems to be essential; evaluating the benchmark plan choices based upon the needs of children and other vulnerable populations; and ensuring that the evaluation, selection, and updating of benchmark plans is conducted in a transparent manner, which includes input from the consumers and a wide variety of health care and health insurance stakeholders.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED SECOND LEGISLATURE OF NEBRASKA, SECOND SESSION:

1. That the Banking, Commerce and Insurance Committee of the Legislature shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature on or before December 31, 2012.