

SUBJECT: Requiring data on mandated health benefits and offers of coverage

COMMITTEE: Insurance — favorable, without amendment

VOTE: 7 ayes — Smithee, Averitt, Burnam, J. Moreno, Olivo, Seaman, Thompson
0 nays
2 absent — Eiland, G. Lewis

WITNESSES: For — Will Davis, Texas Association of Life and Health Insurers; Lisa McGiffert, Consumers Union; Mike Pollard, Texas Association of Life and Health Insurers
Against — None

BACKGROUND: Current law does not require a health-benefit plan issuer to collect and report cost and utilization data for specific mandated benefits. Without accurate data on these benefits, the state cannot assess their fiscal impact.

DIGEST: HB 1610 would require the insurance commissioner to require health-benefit plan issuers to collect and report cost and utilization data for each mandated health benefit and each mandated offer designated by the commissioner. The commissioner would have to designate by rule:

- ! the issuers of health-benefit plans that would collect and report data based on the annual dollar amount of Texas premium collected by the issuer;
- ! the specific mandated health benefits and mandated offers of coverage for which data would be collected;
- ! a description of the data that would be collected;
- ! the beginning and ending dates of the reporting periods, which could be no less than every two years;
- ! the date following the end of the reporting period by which the report would have to be submitted to the commissioner;
- ! the detail and form in which the report would have to be submitted; and

! any other reasonable requirements that the commissioner found necessary to determine the impact of mandated benefits and mandated offers of coverage for which data collection and reporting was required. The commissioner could not require reporting of data that could be used to identify a specific enrollee in a health-benefit plan or that violated confidentiality requirements of state or federal law applicable to an enrollee in a health-benefit plan.

Each issuer would have to maintain all data specified under the bill, including information and supporting documentation that demonstrated that the report submitted to the commissioner was complete and accurate. Each issuer would have to make this information and any supporting documentation available to the commissioner upon request.

HB 1610 would take effect September 1, 2001.