

SUBJECT: Requiring certain Medicare plans be available to certain individuals

COMMITTEE: Insurance — committee substitute recommended

VOTE: 6 ayes — Oliverson, A. Johnson, Cain, Cortez, Caroline Harris, Julie Johnson
1 nay — Paul
2 absent — Hull, Perez

WITNESSES: For — Jill Dalager Brunner, The ALS Association (*Registered, but did not testify*; Jacquie Benestante, Autism Society of Texas; Dennis Borel, Coalition of Texans with Disabilities; Stacey Pogue, Every Texan; Lindsay Lanagan, Legacy Community Health; David Reynolds, Texas Chapter American College of Physicians Services; Isabel Casas, Texas Council of Community Centers; Ben Wright, Texas Medical Association; Jill Sutton, Texas Osteopathic Medical Association; Linda Litzinger, Texas Parent to Parent; Brianna Weber, Texas Rare Alliance)

Against — Jennifer Cawley, Texas Association of Life and Health Insurers

On — (*Registered, but did not testify*: Rachel Bowden, Texas Department of Insurance)

BACKGROUND: Concerns have been raised that individuals younger than 65 years old and eligible for Medicare do not have access to as many supplemental benefit plans as individuals older than 65.

DIGEST: An entity that offered coverage under a Medicare supplement benefit plan to individuals 65 years old or older would have to offer the same coverage at the same premium rate to individuals younger than 65 years old who are eligible for and enrolled in Medicare due to disability or end stage renal disease.

Except as otherwise provided by rules related to minimum standards for Medicare supplemental benefit plans, any benefit, protection, policy, or procedure applicable to coverage for a plan for an individual 65 years old or older would have to apply to coverage for individuals younger than 65 years old enrolled in Medicare due to disability or end stage renal disease.

The bill would take effect September 1, 2023, and would apply only to a Medicare supplemental benefit plan delivered, issued for delivery, or renewed on or after January 1, 2024.