

BILL SUMMARY
1st Session of the 54th Legislature

Bill No.:	1342
Version:	Introduced
Request Number:	6221
Author:	Glen Mulready
Date:	2/6/2013
Impact:	Pending

Research Analysis

HB1342, as introduced, creates the Individual Market Health Insurance Coverage Act. The measure sets out the requirements for guaranteed availability, guaranteed renewability and premium rating in the individual market; and provides for the establishment of coverage and other benefit requirements in the individual market.

Additionally, the measure addresses applicability and scope that covers grandfathered health plan coverage; restrictions relating to premium rates including individual and family plans, geographic rating area, age, and tobacco use; extension of dependent coverage; prohibition of preexisting condition exclusions and enrollment periods; prohibition against discrimination based on health status and genetic testing; prohibition on lifetime and annual limits; prohibition on rescissions of coverage; comprehensive health insurance coverage requirements; coverage of preventative health services; coverage for participation in approved clinical trials; choice of health care professional including pediatric, obstetrical and gynecological care requirements; provision of summary of benefits and coverage explanation; certification of creditable coverage; standards to assure fair marketing; quality of care reporting requirements; Risk adjustment mechanisms and regulations.

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Fiscal Analysis

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Other Considerations

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