

1 S.285

2 Introduced by Senator Kittell

3 Referred to Committee on Agriculture

4 Date: February 4, 2010

5 Subject: Commerce; trade; farmer and agribusiness insurance cooperative

6 Statement of purpose: This bill proposes to allow the agency of agriculture,
7 food and markets to purchase health insurance in the small group market as an
8 association for farmers.

An act relating to promoting health care coverage for farmers

9 ~~An act relating to authorizing a health insurance purchasing association for~~
10 ~~farmers~~

11 It is hereby enacted by the General Assembly of the State of Vermont:

12 ~~Sec. 1. 6 V.S.A. § 2963(c) is added to read:~~

13 ~~(c)(1) For purposes of this subsection, "farmer" means a person:~~

14 ~~(A) who earns at least one-half of his or her annual gross income~~
15 ~~from the business of farming as that term is defined in Regulation 1.175-3~~
16 ~~issued under the Internal Revenue Code of 1986; or~~

17 ~~(B)(i) who produces farm crops that are processed in a farm facility~~
18 ~~or on a housesite adjoining the enrolled land;~~

19 ~~(ii) whose gross income from the sale of the processed farm~~

20 ~~products pursuant to subdivision (i) of this subdivision (B), when added to~~

1 ~~other gross income from the business of farming as used in subdivision (A) of~~
2 this subdivision (1), equals at least one-half of the farmer's annual gross
3 income; and

4 (iii) who produces on the farm a minimum of 75 percent of the
5 farm crops processed in the farm facility.

6 (2) The development division shall operate a farmer's health insurance
7 program, which shall be deemed an association under 8 V.S.A. § 4079(4) for
8 the purpose of purchasing health insurance in the small group market. The
9 division shall:

10 (A) offer at least one small group health insurance plan to farmers,
11 their spouses, and their dependents;

12 (B) actively market the plans to farmers;

13 (C) inform farmers about health care trends and cost increases;

14 (D) engage farmers in choosing small group health insurance plans
15 offered by the division in order to ensure that the plans meet the needs of
16 farmers.

17 Sec. 2. 8 V.S.A. § 4079 is amended to read:

18 § 4079. GROUP INSURANCE POLICIES; DEFINITIONS

19 * * *

20 (4) the farmer's health insurance program operated by the agency of
21 agriculture, food and markets under 6 V.S.A. § 2963.

1 ~~(5) Under a policy issued to any other substantially similar group which,~~
2 ~~in the discretion of the commissioner, may be subject to the issuance of a~~
3 ~~group accident and sickness policy or contract.~~

4 Sec. 3. REPORT

5 ~~No later than January 15, 2011, the agency of agriculture, food and markets~~
6 ~~shall provide a report on the number of farmers and their families who have~~
7 ~~purchased health insurance through the division and the number of farmers and~~
8 ~~families who had previously been uninsured.~~

9 Sec. 4. EFFECTIVE DATE

10 ~~Secs. 1 and 2 of this act shall take effect on October 1, 2010. Sec. 3 and~~
11 ~~this section shall take effect upon passage.~~

Sec. 1. PROMOTING HEALTH CARE COVERAGE OPTIONS FOR FARMERS

(a) In order to ensure access to affordable health care options for farmers, the agency of agriculture, food and markets, the department of banking, insurance, securities, and health care administration, and the office of Vermont health access shall develop information about the available health coverage options for farmers, including Catamount Health with assistance, the Vermont Health Access Plan, and health insurance plans available through an association. The information shall include a specific list of associations that a farmer may join, which also provide health insurance.

(b) Within 45 days from passage of this act, the agency of agriculture, food and markets shall provide information on health insurance options for farmers on its website in a prominent location, which may be through a link to the department of banking, insurance, securities, and health care administration's website.

Sec. 2. EFFECTIVE DATE

This act shall take effect upon passage.