

1 S.222

2 Introduced by Senators Fox and Mullin

3 Referred to Committee on Health and Welfare

4 Date: January 3, 2012

5 Subject: Health; health insurance; Catamount Health; employer-sponsored  
6 insurance assistance; cost-sharing

7 Statement of purpose: This bill proposes to limit cost-sharing exposure for  
8 individuals eligible for Catamount Health who are on an employer-sponsored  
9 insurance assistance plan.

An act relating to cost-sharing for employer-sponsored insurance assistance  
plans

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

11 ~~Sec. 1. 33 V.S.A. § 1974(c)(4) is amended to read:~~

12 ~~(4) In consultation with the department of banking, insurance, securities,~~  
13 ~~and health care administration, the agency shall develop criteria for approving~~  
14 ~~employer-sponsored health insurance plans to ensure the plans provide~~  
15 ~~comprehensive and affordable health insurance when combined with the~~  
16 ~~assistance under this section. At minimum, an approved employer-sponsored~~  
17 ~~insurance plan shall include:~~

18 ~~(A) covered benefits to be substantially similar, as determined by the~~  
19 ~~agency, to the benefits covered under Catamount Health, including~~

1 ~~deductibles, co-payments, coinsurance, and out-of-pocket maximums that shall~~  
2 ~~not exceed those charged under Catamount Health; and~~

3 (B)(i) until January 1, 2009 or when statewide participation in the  
4 Vermont ~~blueprint~~ Blueprint for ~~health~~ Health is achieved, appropriate  
5 coverage of chronic conditions in a manner consistent with statewide  
6 participation by health insurers in the Vermont ~~blueprint~~ Blueprint for ~~health~~  
7 Health, and in accordance with the standards established in 18 V.S.A. § 702;

8 (ii) after statewide participation is achieved, coverage of chronic  
9 conditions substantially similar to Catamount Health.

10 Sec. 2. EFFECTIVE DATE

11 ~~This act shall take effect on July 1, 2012.~~

~~Sec. 1. 33 V.S.A. § 1974(c)(3) is amended to read:~~

~~(3) The premium assistance program under this subsection shall provide a subsidy of premiums or cost-sharing amounts based on the household income of the eligible individual, with greater amounts of financial assistance provided to eligible individuals with lower household income and lesser amounts of assistance provided to eligible individuals with higher household income. Until an approved employer-sponsored plan is required to meet the standard in subdivision (4)(B)(ii) of this subsection, the subsidy shall include premium assistance and assistance to cover cost-sharing amounts for chronic care health services covered by the Vermont health access plan that are related to evidence-based guidelines for ongoing prevention and clinical management of the chronic condition specified in the ~~blueprint~~ Blueprint for ~~health~~ Health in 18 V.S.A. § 702, and until an employer-sponsored plan meets the standard in subdivision (4)(A) of this subsection, the subsidy shall include supplemental prescription drug coverage equivalent to the benefits offered by the Vermont health access plan. Notwithstanding any other provision of law, when an individual is enrolled in Catamount Health solely under the high deductible standard outlined in 8 V.S.A. § 4080f(a)(9), the individual shall not be eligible for premium assistance for the 12-month period following the date of enrollment in Catamount Health.~~

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~~Sec. 2. EFFECTIVE DATE~~

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~~This act shall take effect on July 1, 2012.~~

*Sec. 1. 33 V.S.A. § 1974(c)(3) is amended to read:*

*(3) The premium assistance program under this subsection shall provide a subsidy of premiums or cost-sharing amounts based on the household income of the eligible individual, with greater amounts of financial assistance provided to eligible individuals with lower household income and lesser amounts of assistance provided to eligible individuals with higher household income. Until an approved employer-sponsored plan is required to meet the standard in subdivision (4)(B)(ii) of this subsection, the subsidy shall include premium assistance and assistance to cover cost-sharing amounts for chronic care health services covered by the Vermont health access plan that are related to evidence-based guidelines for ongoing prevention and clinical management of the chronic condition specified in the ~~blueprint~~ Blueprint for health Health in 18 V.S.A. § 702. The subsidy shall also include assistance to cover cost-sharing amounts for supplemental prescription drug coverage equivalent to the benefits offered by the Vermont health access plan. Notwithstanding any other provision of law, when an individual is enrolled in Catamount Health solely under the high deductible standard outlined in 8 V.S.A. § 4080f(a)(9), the individual shall not be eligible for premium assistance for the 12-month period following the date of enrollment in Catamount Health.*

*Sec. 2. EFFECTIVE DATE*

*This act shall take effect on July 1, 2012.*