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H.833

SHORT FORM

Introduced by Representative Boutin of Barre City

Referred to Committee on

Date:

Subject: Health; health insurance; high-deductible health insurance plans;
health savings accounts; public option

Statement of purpose of bill as introduced: This bill proposes to create a study committee to evaluate the feasibility of developing a public option, high-deductible health insurance plan that would be administered by one or more private insurers and would be eligible to be paired with a health savings account. The bill would establish the parameters of the plan to be evaluated, including establishing aspects of plan design and administration; starting participation with public employees and allowing for voluntary buy-in by other groups later on; and capping reimbursements to providers at 10–15 percent above Medicare rates, with the potential for higher rates in rural areas. The bill would direct the study committee to analyze actuarial models and solvency projections, administrative and regulatory requirements for insurer contracting, integration of public employees into a single risk pool, funding options for stabilizing premiums, price transparency enforcement mechanisms, using insurer-led primary care clinics staffed by advanced practice registered nurses,

1 using preventive care incentives to encourage healthy behaviors and reduce
2 long-term costs, and the need for and opportunities presented by pursuing
3 federal waivers. The bill would require the study committee to submit a report
4 and draft legislation for potential implementation of a pilot program on or
5 before January 15, 2027.

6 As part of the contract to administer the plan, if implemented, the bill would
7 require the health insurer or insurers to operate a statewide comparison tool
8 showing prices, quality metrics, and other information. The bill would require
9 participants or their employers to pay premiums, and participants would be
10 responsible for their deductibles, co-payments, and coinsurance, as directed by
11 the plan design. It would allow unpaid balances to be treated as public debts
12 recoverable through State tax refund intercepts, wage withholding, property
13 liens, and collections processes. The bill would require public employers to
14 continue their current contributions toward premiums, would establish a
15 premium tax credit for a portion of the employer share of premiums for small
16 businesses offering the public option plan, and would create a fund to stabilize
17 premiums through funds from existing assessments on employers and the use
18 of reinsurance and potential federal pass-through funds achieved through
19 receipt of applicable federal waivers. The bill would also require hospitals,
20 other health care facilities, and independent medical practices to publicly
21 disclose their prices and facility fees.

