GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1991

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SENATE BILL 595

Short Title: Access to Health Insurance Study.

Sponsors: Senators Perdue; Basnight, Conder, Daniel, Hunt, Martin of Pitt, Martin of Guilford, Marvin, Parnell, Plexico, Royall, Speed, and Tally.

Referred to: Veteran and Military Affairs, Law Enforcement, and Senior Citizens.

April 11, 1991

A BILL TO BE ENTITLED

AN ACT TO CREATE A STUDY ON ACCESS TO HEALTH INSURANCE.

Whereas, providing uninsured North Carolinians with access to affordable health insurance is a public policy issue of high priority; and

Whereas, at any one time nearly one in every seven North Carolinians is without health insurance; and

Whereas, the lack of access to health insurance is also a national problem which affects between 33 million and 37 million Americans; Now, therefore, The General Assembly of North Carolina enacts:

Section 1. The Commission on Access to Health Insurance is created. The Commission may study how to provide greater access to health insurance coverage to the citizens of this State, including:

- (1) Policies that the State could implement to maximize adequate and affordable insurance for all uninsured North Carolinians, with emphasis on:
 - a. A review of the potential of a State Health Insurance Plan which includes a high risk pool;
 - b. A study of the expansion of employer-provided health insurance benefit programs in North Carolina;
 - c. Consideration of further expansion of the State Medicaid Program; and
 - d. A review of the impact and feasibility of mandated individual insurance coverage.

- How other states are attempting to address the problems surrounding access to adequate and affordable health insurance, including a review of mandated benefits and basic benefit packages.
 - Sec. 2. The Commission shall consist of 20 members as follows:
 - (1) The President of the North Carolina Medical Society, or his representative;
 - (2) The President of the North Carolina Hospital Association, or his representative;
 - (3) The Commissioner of Insurance, or Deputy Commissioner of Insurance:
 - (4) The Director of the Division of Medical Assistance;
 - (5) President of Merchants Association;
 - (6) President of North Carolina Citizens for Business and Industry;
 - (7) The Speaker of the House of Representatives shall appoint seven members as follows: three members of the House of Representatives; one member who is the president or vice-president of a business employing more than 100 employees; one member who is the president or vice-president of a business employing less than 20 employees; one member who is a hospital administrator; and one member who is a public member;
 - (8) The President Pro Tempore of the Senate shall appoint seven members as follows: three members of the Senate; one member who represents an insurance company that provides health insurance coverage in this State; one member who is a health care provider; one member who is a county commissioner; and one member who is a public member.

Vacancies in the membership appointed under subdivisions (7) and (8) of this section shall be filled by the official who made the initial appointment using the same criteria as provided in this section.

All initial appointments shall be made within 30 days of the effective date of this act.

- Sec. 3. The President Pro Tempore of the Senate shall designate one Senator as cochair and the Speaker of the House of Representatives shall designate one Representative as cochair.
- Sec. 4. The Commission shall submit an interim report on the role of the State in solving the health insurance dilemma on or before the first day of the 1991 General Assembly, Regular Session 1992, by filing the report with the President Pro Tempore of the Senate and the Speaker of the House of Representatives.
- Sec. 5. The Commission shall submit a final report of its findings and recommendations to the General Assembly on or before the first day of the 1993 Session of the General Assembly by filing the report with the President Pro Tempore of the Senate and the Speaker of the House of Representatives. Upon filing its final report, the Commission shall terminate.
- Sec. 6. Members of the Commission shall receive subsistence and travel expenses at the rates set forth in G.S. 120-3.1, 138-5 and 138-6, as applicable.

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- Sec. 7. The Commission may contract for clerical or professional staff or for any other services it may require in the course of its ongoing study. At the request of the Commission, the Legislative Services Commission may supply members of the staff of the Legislative Services Office and clerical assistance to the Commission as the Legislative Services Commission deems appropriate. The Commission may, with the approval of the Legislative Services Commission, meet in the State Legislative Building or the Legislative Office Building.
- Sec. 8. The Commission may accept gifts, grants, donations, or contributions from any source. These funds shall be held in a separate account and used solely in furtherance of the study.
- Sec. 9. There is appropriated from the General Fund to the General Assembly for fiscal year 1991-92 the sum of \$50,000 and for fiscal year 1992-93 the sum of \$50,000 for the expenses of the Commission.
 - Sec. 10. This act becomes effective July 1, 1991.