Sponsors:	Senators Ballantine; Berger, Carpenter, Forrester, Foxx, and Moore.
Referred to:	Rules and Operations of the Senate.

February 19, 2001

1 A JOINT RESOLUTION TO AUTHORIZE THE LEGISLATIVE RESEARCH
2   COMMISSION TO STUDY HIGH-RISK HEALTH INSURANCE POOLS.
3 Be it resolved by the Senate, the House of Representatives concurring:
4   **SECTION 1.** The Legislative Research Commission may study high-risk
5 health insurance pools. The purpose of the study is to determine the feasibility of
6 establishing high-risk health insurance pools to enable individuals who have been
7 denied coverage due to a high-risk or preexisting health condition to purchase coverage.
8 In conducting the study, the Commission may consider the following:
9   (1)   The estimated number of North Carolinians who have been denied
10   health insurance coverage because of a high-risk or preexisting health
11   condition.
12   (2)   High-risk health insurance pools in effect in other states, including the
13   benefits and drawbacks of these plans.
14   (3)   Ways and means of providing funding to subsidize high-risk health
15   insurance pools.
16   (4)   Administrative structures that would be needed to operate the high-risk
17   insurance pool plan.
18   (5)   Essential components of high-risk health insurance pools, including
19   eligibility, premium caps, enrollment caps, administrative structure
20   and cost, extent of coverage.
21   (6)   Recent state and federal government and private-sector studies on the
22   cost and effectiveness of high-risk health pools.
23   (7)   Any other issues pertinent or necessary to support recommendations
24   on the establishment of high-risk health insurance plans in this State.
25   **SECTION 2.** The Legislative Research Commission may make an interim
26 report to the 2001 General Assembly, 2002 Regular Session, and shall make its final
27 report to the 2003 General Assembly.
28   **SECTION 3.** This resolution is effective upon ratification.