



Office of **Jason Crowell** State Senator
The Crowell Connection

Senator Jason Crowell – Serving Bollinger, Cape Girardeau, Madison, Mississippi, Perry, and Scott Counties.

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Ensuring Access to Quality Health Care For All Missourians

There are approximately 700,000 Missourians without health insurance and many of those who *do* have health benefits are underinsured and pay too high a price for incomplete coverage. This is why I have advocated for legislation that aims to ensure access to quality health care for all Missourians. During the past legislative session, state lawmakers approved three measures that will help secure all Missourians greater access to health care.

Associated Health Plans



House Bill 1827 will help reduce the high costs of health insurance for small businesses that have fewer than 25 workers. Missouri laws have deterred insurance companies from coming to small employers with quality health plans, whereas companies with more

employees have been consistently offered better plans and rates. HB1827 enables smaller companies to join together under associations, to provide group health insurance to their employees. With this change, small businesses will experience similar benefits that larger

companies do, such as stronger bargaining power, more stability and lower administrative costs.

Medical Malpractice Insurance Reform

We also passed House Bill 1837, which makes significant changes to Missouri's medical-malpractice insurance industry. The legislation will help keep quality doctors in the Show-Me State by stabilizing the malpractice insurance rates that physicians pay. The effects of cost stabilization will directly save you money, meaning more affordable health care. The measure requires medical malpractice insurers and self-insured health-care providers to annually report rates they charge customers to the Department of Insurance. These rates will then be published for the public to see, establishing transparency and preventing sudden, unnecessary premium increases. Furthermore, insurers will not be able to charge excessive, inadequate, or unfairly discriminatory rates, nor can they refuse to renew a policy without providing the consumer 60 days' written notice.

Nursing Care

The third bill we passed this year modifies who may apply for a nursing loan. In the past, as long as a student was applying to a university and a nursing school, he or she could apply for financial assistance through the Nursing Student Loan Repayment Program. But there were some cases in which the person applying was accepted into the university, but did not get into the nursing school, and the loan would go unused. Under House Bill 1234, only students accepted as full-time nursing students can apply for these loans. The bill also improves the loan-forgiveness feature so that for every one year of employment in an at-risk area, the nurse is forgiven for 100 percent of the amount of loan acquired during one year of the nurse's studies. The previous Missouri law only forgave 25 percent of a nursing student's loan. Offering qualified students such an appealing financial aid package in turn for their much-needed service is a great way to help communities provide more reliable and higher quality medical treatment.

The passage of these three measures marks a significant victory for efforts to increase Missourians' access to high-quality affordable health care.

Contact Me

As always, I appreciate hearing your comments, opinions and concerns. Please feel

free to contact me in Jefferson City at (573) 751-2459. You may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, or email me at: jcrowell@senate.mo.gov or visit me on the web at www.jasoncrowell.com.

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