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## **Legislation Offers More Health-care Options for Missourians and Benefits First Steps**

JEFFERSON CITY — I have experience as a business owner focusing on helping Missouri families invest in their future, and I believe I can use my expertise to implement legislation benefiting Missouri families. This week I am introducing a measure providing Missourians with more options for health-care coverage and boosting funding for children with developmental disabilities without a tax increase.

Senate Bill 374 allows health maintenance organizations (HMO) to offer high-deductible health plans (HDHP) combined with health savings accounts (HSA). Consumer-directed health plans, such as HDHPs, offer customers lower premiums and more control over their health-insurance policy. The plans require customers to pay the full cost of treatment until their deductibles are met. This appeals more to individuals without a lot of health-care needs and provides more incentive to live a healthy lifestyle. These programs can offer savings and more choice on health insurance.

Under the bill, the premiums on these combined health plans are to be taxed at the standard rate of 2 percent, proceeds from which will go toward Missouri's First Steps program. First Steps is the state's early intervention program for young children with developmental disabilities. The purpose of First Steps is to help families improve their child's development, learning and participation in family and community life.

A recent state audit found that Missouri is nearly last in the nation in providing First Steps services. Missouri is more restrictive in offering these services than all but two other states, and we are sixth to last in the percentage of children enrolled in First Steps. The audit calls for more funding to allow for increased eligibility and said that low participation can cost Missourians in the long run because more children will need special education preschool programs.

My plan provides a new stream of revenue for these kids not by implementing new costs for taxpayers, but by allowing for the growth of a valuable health-care service. The 2 percent tax on health-care premiums is the current standard on all insurance policies. By directing this revenue to First Steps, we can provide for Missouri families and invest in our children to save on additional special education services.

Linking the growth of consumer-directed health plans to the vital First Steps program is a win-win for Missourians.

If you have comments or questions about this week's column or any other matter involving state government, please do not hesitate to contact me. You can reach my office by phone at (866) 271-2844.

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