



Lawmakers Approve Making Healthcare Insurance More Affordable, Portable, and Accountable

JEFFERSON CITY — As a business owner, I understand the struggle entrepreneurs face as they balance taking care of their employees while maintaining their company's bottom line. Meanwhile, employees need to get health insurance they can afford and gives them the coverage they need. To these ends, I'm pleased to announce the State Legislature has passed and sent to the governor [House Bill 818](#), the Missouri Health Insurance Portability & Accountability Act.

[HB 818](#) expands the eligibility and lowers the premiums for those insured by the Missouri Health Insurance Pool – a state-run program currently carrying 3,000 Missourians with chronic health problems. They would be able to get insurance they couldn't get before... at rates that won't break their bank accounts. The bill also allows employees to deduct healthcare expenses from their income taxes, and the self-employed can deduct their insurance premiums from their taxes. If you like your current health coverage, you'd be able to take it with you when you change jobs. Parents will be able to keep their children on their policies until those children reach age 25. Small employers' health insurance premiums would have more flexibility in varying from the index rate as well.

Healthcare providers would be required to provide information to parents who receive a positive result from a prenatal Down Syndrome test on their babies. The information would include where to get support for the days ahead, including making sure they know the state has an Alternatives to Abortion Services Program.

We will spend up to \$25 million a year when the plan is fully implemented in 2010, but we've also built in measures that will ensure that those benefiting from the program pay their healthcare bills. One provision of [HB 818](#) allows for the state to deduct from tax refunds or even lottery winnings outstanding debts owed to health providers. That's insurance with accountability.

The bottom line: [HB 818](#) will make sure more people have health insurance. One of my colleagues estimates that number to be between 10,000 and 20,000 more. It's a good start.

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.

###