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Getting Government Out of the Way

Thomas Jefferson once said, "government is best which governs the least." I try to adhere to this principle as I work setting the policies of our state.

In the communities of the 29th District, churches, charities and other philanthropic organizations provide a helping hand to those who have fallen on tough times and need help to get back on their feet. In some communities of the 29th District, innovative and conscientious citizens have put together a not-for-profit, faith-based community health clinic to provide quality health care to neighbors in need, using mostly volunteer services and donated resources. Unfortunately, the efforts of these good people to address a problem on their own have encountered governmental roadblocks. Specifically, the state wanted to regulate the volunteer clinic as an insurance company.

I sponsored <u>SB 616</u> this session to exempt such clinics from the regulations applicable to insurance companies. To make sure the exemption is only used by legitimate charitable efforts, the following conditions must be met to qualify for the exemption:

- Eligibility for the plan must be limited to those earning less than 200 percent of the federal poverty level (\$44,100 annually for a family of four) and not covered under any other group insurance arrangement.
- The plan must be operated on a not-for-profit basis.
- Covered primary care services must be provided to enrollees, either by providers
 on staff of the sponsoring organization or by volunteers recruited from a local
 medical or osteopathic society who have, in both instances, agreed to provide
 their services for free or for nominal reimbursement of out-of-pocket expenses or
 supplies related to the service provided.
- Payments to outside contractors for marketing, claims administration and similar services must total no more than 10 percent of the total charges.

- The plan must receive the approval and endorsement of the local medical or osteopathic society in consultation with the Missouri State Medical Association.
- The sponsoring non-profit organization must file an annual report with the Secretary of State.

Seeing individuals in our communities come together, work and sacrifice to meet the needs of our neighbors makes me proud and grateful to be a Missourian. While I believe government cannot offer the best solutions to many problems, I am convinced government should not impede viable solutions proposed by our private citizens. Senate Bill 616 is intended to remove a roadblock hindering valiant efforts by conscientious Missourians. I am pleased to report that the Senate passed my bill late last week. It now progresses to the Missouri House for similar action.

As always, I welcome your ideas, questions and concerns about Missouri government. You may contact me at the State Capitol as follows: (573) 751-2234, jack.goodman@senate.mo.gov or by writing to Senator Jack Goodman, Missouri State Capitol, Room 331-A, Jefferson City, MO 65101.

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