

HCS SCS SB 567 & 792 -- Health Insurance Coverage

SPONSOR: Dougherty (Schaaf)

COMMITTEE ACTION: Voted "do pass" by the Committee on Health Care Policy by a vote of 10 to 0.

This substitute changes the laws regarding health insurance coverage.

HEALTH INSURANCE BENEFITS

Currently, an employer may provide or contract for health insurance at a reduced premium rate for employees who do not smoke or use tobacco products. The substitute allows the employer to also provide or contract for health insurance at a reduced deductible level for employees who do not smoke or use tobacco products. Insurers or small-employer carriers offering these policies will not be in violation of any unfair trade practice.

HEALTH INSURANCE COVERAGE FOR CLINICAL TRIALS

The substitute requires health insurers to cover routine patient care costs incurred as a result of phase II clinical trials for cancer treatment. Currently, coverage is only required for phase III and IV of these trials.

HEALTH INSURANCE CO-PAYMENTS FOR PRESCRIPTION DRUGS

Health insurers will be required to charge only one co-payment on a prescription if the required single dosage is not available and a combination of dosage amounts must be dispensed to fill the prescription. This provision does not apply to prescriptions in excess of a one-month supply. If technology does not permit adjudication, the health carrier or health benefit plan will provide reimbursement forms for the patients.

FISCAL NOTE: Estimated Cost on General Revenue Fund of Unknown exceeding \$66,740 in FY 2007, Unknown exceeding \$133,480 in FY 2008, and Unknown exceeding \$133,480 in FY 2009. Excludes unknown reduction in health care premium costs. Estimated Cost on Other State Funds of Unknown exceeding \$57,060 in FY 2007, Unknown exceeding \$124,120 in FY 2008, and Unknown exceeding \$124,120 in FY 2009. Excludes unknown reduction in health care premium costs.

PROPOSERS: Supporters say that the bill will allow patients to receive treatment for a diagnosis at a earlier stage. Clinical trials are a vital part of providing the best possible care for

cancer patients and contribute to finding a cure for cancer. None of the current cancer therapies would be available without patient participation in clinical trials.

Testifying for the bill was Senator Dougherty; Maryann R. Coletti, Siteman Cancer Center; and Missouri State Medical Association.

OPPONENTS: There was no opposition voiced to the committee.

OTHERS: Others testifying on the bill say that for every 1% increase in health insurance costs, 200,000 people drop their coverage. These mandates will not affect the insurance companies but rather Missouri citizens who pay insurance premiums. Phase I and II trials are usually the first time these drugs are tested, and insurance companies do not want to be a source of payment for drugs that could potentially be very harmful.

Others testifying on the bill were Missouri Association of Health Plans; and Golden Rule Insurance Company.

Dominic Lackey, Legislative Analyst