

SCS HB 270 -- STATE EMPLOYEES' HEALTH INSURANCE BENEFITS

Beginning with the open enrollment period for the 2012 plan year, this bill requires the Missouri Consolidated Health Care Plan Board of Trustees to offer a qualified high-deductible health insurance plan that has a monthly subscriber premium that is materially lower than the non-high deductible health plan premium with a goal of it being at least 50% lower. The amount of the annual deductible for the high-deductible plan offered cannot be greater than 200% of the minimum annual deductible for self-only coverage and family coverage as established by the federal Internal Revenue Service for the current tax year. The coverage afforded by the high-deductible plan, after the deductible has been met, must be substantially similar or better than the annual coverage provided by the non-high deductible plan.

If, after the completion of the open enrollment period for the 2012 plan year, fewer than 10% of Missouri's active state employees have enrolled in a high-deductible plan, the board must offer a more competitive high-deductible plan with increased financial and coverage incentives including, but not limited to, alternative annual deductibles, out-of-pocket expenses, and other health plan design features, all within the established federal guidelines, with the goal of having 40% of Missouri's active state employees enrolling in a health savings account compatible high-deductible plan by the open enrollment period for the 2015 plan year.

Currently, the state employees' health insurance plan must provide the same full health benefit coverage to participants who are also eligible for and covered by Medicare. The bill requires the state employees' plan to provide a health insurance plan that offers substantially similar benefits to Medicare to participants who are eligible for and covered by Medicare as well as to participants who are eligible for but not covered by Medicare.