

HJR 51 -- HEALTH INSURANCE PROTECTIONS

SPONSOR: Shields

COMMITTEE ACTION: Voted "Do Pass" by the Standing Committee on Health and Mental Health Policy by a vote of 13 to 2. Voted "Do Pass" by the Standing Committee on Rules- Administrative Oversight by a vote of 12 to 0.

This proposed Constitutional amendment, if approved by the voters, provides that no health benefit plan providing coverage to a resident of this state shall limit or exclude benefits relating to any condition based on the fact that the condition is a preexisting condition or charge a different premium rate or impose different out-of-pocket costs for the same coverage based on the fact that a person covered under the plan has a preexisting condition. Health benefit plans providing coverage for dependent children shall continue to make the coverage available until the child turns 26. This amendment does not apply to plans precluded by federal law, or to excepted benefit plans, as defined in the amendment.

This bill is similar to SJR 26 (2021).

PROPOSERS: Supporters say that it is important for insurance companies to cover preexisting conditions. This bill would also make people more likely to do preventative care which will lower costs in the long run. Supporters say it is important that this be voted on by the citizens of Missouri.

Testifying for the bill were Representative Shields; Dennis Conrow; Missouri National Education Association; Sarah Vaughn; Arnie C. Dienoff; Missouri Hospital Association; Missouri State Medical Association; and E. Wayne Lee.

OPPOSERS: There was no opposition voiced to the committee.

Written testimony has been submitted for this bill. The full written testimony can be found under Testimony on the bill page on the House website.