

Bill as Introduced

HB 1586-FN - AS INTRODUCED

2010 SESSION

10-2005
01/09

HOUSE BILL ***1586-FN***

AN ACT relative to mandated benefits review.

SPONSORS: Rep. Renzullo, Hills 27; Rep. W. O'Brien, Hills 4; Rep. Seidel, Hills 20;
Sen. Carson, Dist 14

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill establishes the mandated benefits review act to provide for a review of mandated benefits by the insurance department.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears [~~in brackets and struck through.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Ten

AN ACT relative to mandated benefits review.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Statement of Purpose. The purpose of this act is to provide for a review of mandated benefits.
2 This act requires that a proposed mandated benefit or an amendment to an existing law or an
3 amendment to a proposal for mandated health benefits, mandated health insurance coverage, or
4 mandated offerings of health benefits, be reviewed by the insurance department. The insurance
5 department shall provide to the general court an actuarially-based review with regard to the
6 proposal's medical efficacy and cost benefit.

7 2 New Section; Mandated Benefits Review Act. Amend RSA 400-A by inserting after section 39-
8 a the following new section:

9 400-A:39-b Mandated Benefits Review Act.

10 I. In this section:

11 (a) "Department" means the insurance department.

12 (b) "Mandated benefits" shall include:

13 (1) Coverage for specific medical or health-related services, treatments, medications,
14 or practices;

15 (2) Coverage of the services specific to health care practitioners;

16 (3) Requiring an offering of specific services, treatments, or practices or an expansion
17 of an existing coverage; and

18 (4) Any mandated reimbursement amount to specific health care practitioners.

19 (c) "Offering" means that every carrier or health plan shall offer the mandated benefit to
20 prospective customers.

21 (d) "Report" means an independent, actuarially-based review.

22 II.(a) A proposal or an amendment to an existing law or an amendment to a proposal for a
23 new mandated health benefit shall be evaluated as to the proposal's medical efficacy and financial
24 impact. The standing committee having jurisdiction over the matter shall refer the proposal or any
25 amendment to an existing law or any new amendment to a proposal to the department for review.

26 (b) The department shall retain an independent actuary to review the proposal or
27 amendment within an appropriate time frame after the documentation is submitted and assure that
28 appropriate assumptions are used to accurately demonstrate the financial impact of the proposed
29 mandate or amendment to a proposed mandate or an amendment to an existing law. The
30 department shall include the results of this review in the report required by subparagraph (c).

1 (c) The department shall review the documentation submitted with the proposed
2 legislation and shall issue a report to the standing committee having jurisdiction over the matter as
3 to whether:

4 (1) The information is complete.

5 (2) The research cited meets professional standards.

6 (3) All relevant research has been brought to light.

7 (4) The conclusions and interpretations drawn from the evidence are consistent with
8 the data presented.

9 (d) In preparing the report required in subparagraph (c), the department shall apply the
10 following guidelines in determining the adequacy of the information presented:

11 (1) If the insurance coverage is not generally in place, to what extent the lack of
12 coverage of the proposed benefit results in financial hardship.

13 (2) What is the demand for the proposed health care coverage from the public at
14 large and in collective bargaining negotiations, and to what extent voluntary coverage of the
15 proposed benefit is available.

16 (3) The department, in consultation with relevant medical experts, shall consider
17 evidence of medical efficacy:

18 (A) If the legislation seeks to mandate coverage of a particular therapy:

19 (i) The results of at least one clinical trial demonstrating the medical
20 consequences of that therapy compared to no therapy and to alternative therapies; and

21 (ii) The results of any other relevant clinical research.

22 (B) If the legislation seeks to mandate coverage of a specific class of practitioners
23 or medical specialty:

24 (i) The results of at least one professionally-acceptable, controlled trial
25 demonstrating the medical results achieved by the specific class of practitioners or medical specialty
26 relative to those already covered; and

27 (ii) The results of any relevant research.

28 (4) The department shall review evidence of financial impact, including but not
29 limited to the:

30 (A) Extent to which coverage will increase or decrease the cost of treatment or
31 service;

32 (B) Extent to which the same or similar mandates have affected charges, costs,
33 utilization, and payments in other states;

34 (C) Extent to which the coverage will increase the appropriate use of the
35 treatment or service;

36 (D) Extent to which the mandated treatment or service will be a substitute for
37 more expensive or less expensive treatments or services;

1 (E) Extent to which the coverage will increase or decrease the administrative
2 expenses of third party payers and the premium and administrative expenses of policyholders;

3 (F) Financial impact of the mandated benefit on small employers, medium-sized
4 employers, large employers, and the state employees health benefit plan; and

5 (G) Financial impact of the mandated benefit on purchasers of individual
6 coverage, state high-risk pools, and the state retirement program.

7 III.(a) In addition to the duties prescribed in this section, the department shall annually
8 review 25 percent of existing state mandated benefits, mandated health insurance coverage, and
9 mandated offerings of health benefits in the same manner as prescribed in this section. The
10 department shall report the findings of such review to the chairs of the legislative committees having
11 jurisdiction over insurance issues, the speaker of the house of representatives, and the president of
12 the senate, no later than September 1 of each year.

13 (b) These 25 percent of existing mandated benefits shall expire on July 1 of every year
14 unless specifically continued by the general court in the prior legislative session. Consideration of
15 continuation of such benefits shall be based upon the review process conducted under this section.

16 3 Effective Date. This act shall take effect upon its passage.

LBAO
10-2005
12/07/09

HB 1586-FN - FISCAL NOTE

AN ACT relative to mandated benefits review.

FISCAL IMPACT:

The Insurance Department states this bill will increase state expenditures and have an indeterminable fiscal impact on state general fund revenue, county expenditures, and local expenditures in FY 2011 and each year thereafter. There is no fiscal impact on county and local revenue.

METHODOLOGY:

The Insurance Department states this bill requires the Department to retain an independent actuary to review both proposed health insurance benefit mandates and at least a quarter of the existing health insurance mandates each year. It is estimated an actuarial review for a health insurance benefit mandate will cost from \$25,000 to \$50,000 per review. The Department does not know how many benefit mandates are contained in law or would be proposed in legislation to estimate a fiscal impact. The Department is funded by assessments against insurance companies. The Department states it does not have sufficient appropriations to contract for the independent actuary and would need additional assessments against insurance companies to fund this work. The increased assessments may lead to higher premiums resulting in increased premium tax revenue. However, the Department is not able to predict if companies will absorb the additional assessments versus increasing rates. To the extent rates increase for insurance purchased by county and local governments their expenditures would increase. The Department anticipates any fiscal impact would not occur until FY 2011.

HB 1586-FN - AS AMENDED BY THE HOUSE

03Feb2010... 0301h

2010 SESSION

10-2005
01/09

HOUSE BILL ***1586-FN***

AN ACT relative to mandated benefits review.

SPONSORS: Rep. Renzullo, Hills 27; Rep. W. O'Brien, Hills 4; Rep. Seidel, Hills 20;
Sen. Carson, Dist 14

COMMITTEE: Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill reestablishes the procedure to provide for a review of mandated benefits by the insurance department. This bill also repeals the mandated coverage for autologous bone marrow transplants.

Explanation: Matter added to current law appears in ***bold italics***.
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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Ten

AN ACT relative to mandated benefits review.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Statement of Purpose. The purpose of this act is to provide a mechanism by which a
2 legislative standing committee may obtain a review of a proposed mandated health insurance
3 benefit. This act provides that a proposed mandated benefit or an amendment to an existing law for
4 mandated health benefits, mandated health insurance coverage, or mandated offerings of health
5 benefits, may, upon request, be reviewed by the insurance department. The insurance department
6 shall provide to the general court an actuarial review with regard to the mandated benefit proposal's
7 medical efficacy and cost benefit.

8 2 New Section; Mandated Benefits Review. Amend RSA 400-A by inserting after section 39-a
9 the following new section:

10 400-A:39-b Review and Evaluation of Proposed Insurance Mandated Benefit Proposals Under
11 RSA 281-A, RSA 415, RSA 420-A, and RSA 420-B.

12 I. The commissioner is authorized to contract for an external review and evaluation of any
13 mandated benefit.

14 II. Whenever a legislative measure containing a mandated benefit is proposed, the standing
15 committee of either the house or the senate having jurisdiction over the proposal may refer the
16 proposal to the insurance department for review and evaluation.

17 III. Upon a referral of a mandated benefit proposal from the standing committee of the
18 house or the senate having jurisdiction over the proposal, or at the discretion of the commissioner,
19 the insurance department shall conduct a review and evaluation of the mandated benefit proposal
20 and shall report any results to the standing committee that has oversight of the mandated benefit.
21 In the instance of a mandated benefit proposal affecting RSA 281-A, the review and evaluation by
22 the insurance department shall be conducted in conjunction with input from the labor department.

23 IV. The report shall include, at a minimum and to the extent that information is available,
24 the following:

- 25 (a) The social impact of mandating the benefit.
- 26 (b) The financial impact of mandating the benefit.
- 27 (c) The medical efficacy of mandating the benefit.
- 28 (d) The effects of balancing the social, economic, and medical efficacy considerations.

29 V. For the purposes of this section, a mandated benefit proposal is one that mandates
30 insurance coverage for certain conditions, specific health services, specific diseases, or certain

HB 1586-FN - AS AMENDED BY THE HOUSE

- Page 2 -

1 providers of health care services.

2 3 Repeals. The following are repealed:

3 I. RSA 415:18-c, relative to coverage for autologous bone marrow transplants.

4 II. RSA 420-A:13, relative to coverage for autologous bone marrow transplants.

5 III. RSA 420-B:8-e, relative to benefits for autologous bone marrow transplants.

6 4 Effective Date. This act shall take effect upon its passage.

LBAO
10-2005
12/07/09

HB 1586-FN - FISCAL NOTE

AN ACT relative to mandated benefits review.

FISCAL IMPACT:

The Insurance Department states this bill will increase state expenditures and have an indeterminable fiscal impact on state general fund revenue, county expenditures, and local expenditures in FY 2011 and each year thereafter. There is no fiscal impact on county and local revenue.

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Amendments

Amendment to HB 1586-FN

1 Amend the bill by replacing all after the enacting clause with the following:

2

3 1 Statement of Purpose. The purpose of this act is to provide a mechanism by which a
4 legislative standing committee may obtain a review of a proposed mandated health insurance
5 benefit. This act provides that a proposed mandated benefit or an amendment to an existing law for
6 mandated health benefits, mandated health insurance coverage, or mandated offerings of health
7 benefits, may, upon request, be reviewed by the insurance department. The insurance department
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9 medical efficacy and cost benefit.

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15 mandated benefit.

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17 committee of either the house or the senate having jurisdiction over the proposal may refer the
18 proposal to the insurance department for review and evaluation.

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20 house or the senate having jurisdiction over the proposal, or at the discretion of the commissioner,
21 the insurance department shall conduct a review and evaluation of the mandated benefit proposal
22 and shall report any results to the standing committee that has oversight of the mandated benefit.
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24 the insurance department shall be conducted in conjunction with input from the labor department.

25 IV. The report shall include, at a minimum and to the extent that information is available,
26 the following:

27 (a) The social impact of mandating the benefit.

28 (b) The financial impact of mandating the benefit.

29 (c) The medical efficacy of mandating the benefit.

30 (d) The effects of balancing the social, economic, and medical efficacy considerations.

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32 insurance coverage for certain conditions, specific health services, specific diseases, or certain

Amendment to HB 1586-FN

- Page 2 -

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4 II. RSA 420-A:13, relative to coverage for autologous bone marrow transplants.

5 III. RSA 420-B:8-e, relative to benefits for autologous bone marrow transplants.

6 4 Effective Date. This act shall take effect upon its passage.

Amendment to HB 1586-FN
- Page 3 -

2010-0301h

AMENDED ANALYSIS

This bill reestablishes the procedure to provide for a review of mandated benefits by the insurance department. This bill also repeals the mandated coverage for autologous bone marrow transplants.

Committee Minutes

HOUSE COMMITTEE ON FINANCE

WORK SESSION ON HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: February 16, 2010

LOB ROOM: 210-211 Time Work Session Called to Order: 12:25

Time Adjourned: 12:35

(please circle if present)

Committee Members: Reps. M. Smith, Nordgren, Foster, Eaton, Baroody, Benn, Leishman, DeJoie, Buco, Foose, Mitchell, Keans, Casey, Harris, Kurk, D. Scamman, E. Anderson, Emerton, Rodeschin, Wendelboe, L. Ober, Dokmo, Bergin, Belvin and R. Elliot.

Bill Sponsors: Rep. Renzullo, Hills 27; Rep. W. O'Brien, Hills 4; Rep. Seidel, Hills 20; Sen. Carson, Dist 14

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

* Legislative Budget Assistant's office (LBA): New fiscal note provided. Unknown cost.

Rep. D. Scamman: Why did this come to us?

LBA: Might impact insurance rates. Department has done mandated benefit reviews for *state*

Ms. Deborah O'Laughlin, NH Insurance Department: When someone adds a mandate, we study it.

Rep. Wendelboe: *Editorial comment.*

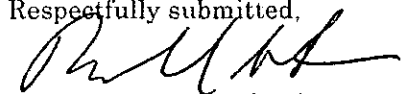
Rep. Keans: Cancellations drive costs down.

Rep. Kurk: May I have copies of studies and other reports of costs to insured?

Rep. Benn: Why do we need this bill?

Ms. O'Laughlin: Law had sunset. Need the process to help legislature understand impact.

Respectfully submitted,



Rep. Randy Foose, Clerk

HOUSE COMMITTEE ON FINANCE

WORK SESSION ON HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: 2/17/10

LOB ROOM: 210-211

Time Work Session Called to Order: 12:25

Time Adjourned: 12:35

(please circle if present)

Committee Members: Reps. M. Smith, Nordgren, Foster, Eaton, Baroody, Benn, Leishman, DeJole, Bucio, Poole, Mitchell, Keans, Casey, Harris, Kurk, D. Seaman, E. Anderson, Emerton, Rodeschin, Wendelboe, L. Ober, Dokmo, Bergin, Belvin and R. Elliott.

Bill Sponsors: Rep. Renzullo, Hills 27; Rep. W. O'Brien, Hills 4; Rep. Seidel, Hills 20; Sen. Carson, Dist 14

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

LBA

② O'Loughlin

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

LBA

New fiscal note provided Unknown cost

Summan

Why did this come to us

LBA

Might impact insurance rates

Dept. has done mandated benefit reviews
for state

Laughlin

When someone adds a mandate
we study it.

Webb's box

Editorial Comment

Keans

Calculations drive costs down
Kirk

May I have copies of studies
And ^{other} reports of costs to insured

Bevan

Why do we need this bill

Laughlin

~~Law~~ had sunset Need the process
to help legislature understand impacts

Speakers

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 1586-FN

BILL TITLE: relative to mandated benefits review.
DATE: January 19, 2010
LOB ROOM: 302 **Time Public Hearing Called to Order:** 1107
Time Adjourned: 1142

(please circle if present)

Committee Members: Reps. Butler, DeStefano, Kopka, McEachern, Hammond, Nord, Winters, Meader, Gidge, Schlachman, Keans, D. Eaton, Hunt, Quandt, Belanger, D. Flanders, R. Holden, Dowling, Head, Nevins and Palfrey.

Bill Sponsors: Reps. Renzullo, W. O'Brien, Seidel and Sen. Carson

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep. Andrew Renzullo, prime sponsor - Introduced bill. Establishes a mandated benefits review of mandated insurance benefits.

Q: Rep. Susi Nord – Is there a fiscal note on this?

A: Yes, there is; there is an expense and I believe it is well worth it.

Q: Rep. Nord - Would you be adverse to having a legislative committee do it rather than incur the cost?

A: No, the legislature would not have the horse power to understand it.

Q: Rep. Chris Nevins – We have about 82 mandates in New Hampshire; can we get rid of 10 to 20%?

A: Need to review why mandates established in the first place or two, is it delivering; or is it just there?

Leslie Ludke, NH Insurance Dept. – There is a statute already in place; we just finished a review of the autism spectrum; is very expensive. We don't have the manpower to do the kind of review. There is a lot of cost to mandates but we already do a review of the actuarial review of mandates. It is called a supplemental report 2008 is on line....per member cost from self insurance to various policy; the cost are about the same. There probably are some mandates that deserve a second look. We are generally supposed to do some review in this. Statute is: RSA 400-A: 39-a.

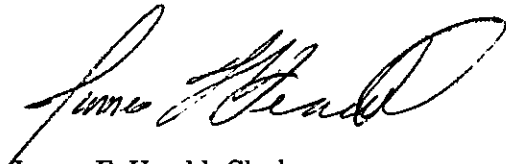
Q: Rep. Jill Hammond – I See two different kinds of mandates; 1- key classes of people in the system; 2- Insurance doesn't cover X. I think we should mandate this be covered.

A: We have benefit mandate. Maybe we need to review the definitions of mandate and see where we need to go with this.

Bob Blaisdell, NH Coalition for Prosthetics – Believes that the statutory option for legislative review explained Jan. 1, 2010. The way I read this bill it is a fiscal nightmare – exacerbation the costs are 25K to 50K (see study). We think this is bad policy; very expensive bill. Will probably increase premiums. This certainly cause for getting rid of some mandates but this is the wrong process.

Paula Rogers, Anthem BC/BS – Has concerns. We do need a mandate review... Is there a review system, then are some mandates that need to be reviewed are the procedure is no longer used. Be cautious; it is expensive.

Respectfully Submitted:

A handwritten signature in black ink, appearing to read "James F. Headd". The signature is fluid and cursive, with a large loop at the end.

James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: January 19, 2010

LOB ROOM: 302 Time Public Hearing Called to Order: 1107
Time Adjourned: 1142

(please circle if present)

Committee Members: Reps. Butler, DeStefano, Kopka, McEachern, Hammond, Nord, Winters,
Meader, Gidge, Schlachman, D. Eaton, Hunt, Quandt, Belanger, D. Flanders, R. Holden, Dowling,
Headd, Nevins and Palfrey. KEARS

Bill Sponsors: Reps. Benzullo, W. O'Brien, Seidel and Sen. Carson

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep Benzullo sponsor - introduced bill - establshe
a mandated benefit review of mandated insurance
benefits

Q Nord - is there a FN on this?

A - yes there is - there is an imple-
ment & believe it is well worth it.

Q Nord - would you see advantage to
having a legit legislative committee
do it rather than under the cap?

A - No - the legislature would
not have the same power to understand
it.

Q News - Do you have any idea how much mandates are now ^{only} costing
 A - Around 40% of NH policy are mandated costs

Q News - We have about 82 mandates in NH - can we get rid of 1/3 - 2/3?
 A - Need to review why mandates established in the first place
 2 is it deterring -
 or is it ~~just~~ just there

2

Leslie Hudke - NH has Dept
 There is a statute already in place we just finished a review of the Autism spectrum - is very expensive
 We don't have the manpower to do the kind of review -

There is a lot of cost to mandates but we already do a review of the actuarial review of mandates.

it is called a Supplemental Report 2008 is on line -

per member cost from self by various policy - the cost are about the same

RS 3

HB 1526

There probably are some mandates that deserve a second look

We are generally supposed to do some review in this -

STATUTE is: RSA 400-A:39-c

A Homestead - I see two different kinds of mandates - 1) Keep classes of people in the system & 2) by law doesn't ~~cover~~ cover X - I think we should mandate this cover

A - we have benefit modification - maybe we need to review the definition of mandate and see when we need to go with this

3

Bob Blandell - NH coalition for P.D. Studies

Believes that the statutory option for legislative review expired Jan 1, 2010

The way I read the bill it is a fiscal nightmare - ~~EXPERIMENTATION~~ ~~EXPERIMENTATION~~ The costs are ~~estimated~~ estimated 25K to 50K per study

Pg 4

HB 1566

We think the is Bad policy - very expensive bill - will probably increase premiums.

There certainly cause for getting rid of some mandates but the is the wrong process -

4

Paula Rogers - has concerns Anthem BCBS

We do need a mandate review +

Is there a review system - there are some mandates that need to be removed as the procedure is no longer used
Be cautious - it is expensive

Voting Sheets

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: 1-26-10

LOB ROOM: 302

Amendments:

Sponsor: Rep. Butler OLS Document #: 2010 0301h

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Butler

Seconded by Rep. Nord

Vote: 17-0 (Please attach record of roll call vote.)

Motions: OTP OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Butler

Seconded by Rep. Nord

Vote: 16-1 (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: 1-26-10

LOB ROOM: 302

Amendments:

Sponsor: Rep. *Butler / NowD* OLS Document #: *0301h*
Sponsor: Rep. OLS Document #:
Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. *Butler*

Seconded by Rep. *NowD*

Vote: (Please attach record of roll call vote.)

*16-1
OTP/A*

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 1586-FN Title: Relative to mandating benefit review

PH Date: / /

Exec Session Date: 1 26 10

Motion: OTP

Amendment #: 0301h

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	/	
Schlachman, Donna L, V Chairman	✓	
DeStefano, Stephen T		
Kopka, Angeline A	/	
Meador, David R	/	
McEachern, Paul	✓	
Hammond, Jill Shaffer	✓	
Nord, Susi	/	
Winters, Joel F	✓	
Keans, Sandra B		
Gidge, Kenneth N	✓	
Hunt, John B	✓	
Quandt, Matt J	✓	
Belanger, Ronald J	/	
Flanders, Donald H	✓	
Holden, Rip	/	
Dowling, Patricia A	/	
Headd, James F, Clerk	✓	
Nevins, Chris F		
Palfrey, David J	/	
	17-0	

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 1586A ^{KW} Title: Relative to Mandated Benefit Review

PH Date: / /

Exec Session Date: 1/26/10

Motion: OTP/A

Amendment #:

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	✓	
Schlachman, Donna L, V Chairman	✓	
DeStefano, Stephen T		
Kopka, Angeline A	✓	
Meador, David R	✓	
McEachern, Paul	✓	
Hammond, Jill Shaffer	✓	
Nord, Susi	✓	
Winters, Joel F	✓	
Keans, Sandra B		
Gidge, Kenneth N	✓	
Hunt, John B		✓
Quandt, Matt J	✓	
Belanger, Ronald J	✓	
Flanders, Donald H	✓	
Holden, Rip	✓	
Dowling, Patricia A	✓	
Headd, James F, Clerk	✓	
Nevins, Chris F		
Palfrey, David J	✓	
	16	1

HOUSE COMMITTEE ON FINANCE
EXECUTIVE SESSION on HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: February 18, 2010

LOB ROOM: 210-211

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Mitchell

Seconded by Rep. Benn

Vote: 20-1 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

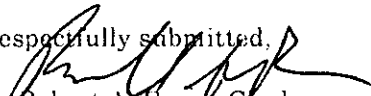
Seconded by Rep.

Vote: (Please attach record of roll call vote.)

REGULAR or CONSENT CALENDAR: (Please circle one.)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Robert A. Foose, Clerk

HOUSE COMMITTEE ON FINANCE
EXECUTIVE SESSION on HB 1586-FN

BILL TITLE: relative to mandated benefits review.

DATE: 2/18/10

LOB ROOM: 210-211

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, I/TL, Interim Study (Please circle one.)

Moved by Rep. Mitchell

Seconded by Rep. Beau

Vote: 20-1 (Please attach record of roll call vote.)

Motions: OTP, OTP/A, I/TL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

REGULAR or CONSENT CALENDAR: (Please circle one.)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. Robert A. Foose, Clerk

FINANCE

Bill #: 1586-FW Title: relative to mandated benefits review.

PH Date: 1/1

Exec Session Date: 02/18/10

Motion: OTP

Amendment #: _____

MEMBER	YEAS	NAYS
Smith, Marjorie K, Chairman <i>Lerandean Gus</i>	8	
Nordgren, Sharon, V Chairman	20	
Foster, Linda T <i>Tupper Ann</i>	9	
Eaton, Daniel A <i>Grossie Ann</i>	10	
Baroody, Benjamin C	11	
Benn, Bernard L	1	
Leishman, Peter R	2	
DeJoié, John		
Buco, Thomas L	3	
Foose, Robert A, Clerk	4	
Mitchell, Bonnie	5	
Keans, Sandra B	6	1
Casey, Kimberley S	6	
Harris, Sandra C	7	
Kurk, Neal M		
Scamman, W. Douglas	12	
Anderson, Eric	13	
Emerton, Larry A	14	
Rodeschin, Beverly T	15	
Wendelboe, Fran	16	
Ober, Lynne M	17	
Dokmo, Cynthia J		
Bergin, Peter F		
Belvin, William S	18	
Elliott, Robert J	19	
	20	1
TOTAL VOTE:		

Committee Report

CONSENT CALENDAR

February 3, 2010

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

The Committee on COMMERCE AND CONSUMER

AFFAIRS to which was referred HB1586-FN,

AN ACT relative to mandated benefits review. Having considered the same, report the same with the following amendment, and the recommendation that the bill OUGHT TO PASS WITH AMENDMENT.

Rep. Susi Nord

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	COMMERCE AND CONSUMER AFFAIRS
Bill Number:	HB1586-FN
Title:	relative to mandated benefits review.
Date:	January 27, 2010
Consent Calendar:	YES
Recommendation:	OUGHT TO PASS WITH AMENDMENT

STATEMENT OF INTENT

This bill as amended will allow the Commerce Committee to continue to request an independent review of any proposed or existing insurance mandate from the Insurance Department should the proposal merit such thorough investigation. The current mandate review statute has worked well since 2004 and the committee realized that it had a sunset that this amendment repeals. The mandate review process ensures that the legislature has fact based research founded on NH claims data upon which to make recommendations for or against health insurance mandates. The amendment also repeals the 1992 law mandating coverage for autologous bone marrow transplants as a treatment for breast cancer because this treatment is no longer recommended therapy for the condition.

Vote 16-1.

Rep. Susi Nord
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

CONSENT CALENDAR

COMMERCE AND CONSUMER AFFAIRS

HB1586-FN, relative to mandated benefits review. **OUGHT TO PASS WITH AMENDMENT.**

Rep. Susi Nord for COMMERCE AND CONSUMER AFFAIRS. This bill as amended will allow the Commerce Committee to continue to request an independent review of any proposed or existing insurance mandate from the Insurance Department should the proposal merit such thorough investigation. The current mandate review statute has worked well since 2004 and the committee realized that it had a sunset that this amendment repeals. The mandate review process ensures that the legislature has fact based research founded on NH claims data upon which to make recommendations for or against health insurance mandates. The amendment also repeals the 1992 law mandating coverage for autologous bone marrow transplants as a treatment for breast cancer because this treatment is no longer recommended therapy for the condition. **Vote 16-1.**

Original: House Clerk

Cc: Committee Bill File

Stapler, Carol

From: EdoftheNotch@aol.com
Sent: Wednesday, January 27, 2010 11:11 AM
To: Stapler, Carol
Subject: Fwd: Blurbs

Carol,
 these are good to go!

Ed

From: stnord@yahoo.com
To: carol.stapler@leg.state.nh.us
CC: edofthenotch@aol.com
Sent: 1/26/2010 11:30:13 P.M. Eastern Standard Time
Subj: Blurbs

Carol and Ed-
 Here are my blurbs for today's Exec:

HB 1283 – Inexpedient to Legislate

With so much financial pressure on our working families due to current economic conditions, the committee believes it is an inappropriate time to dump low-income children into the ranks of the uninsured, leaving them vulnerable to illness and their families to medical bankruptcy. This bill seeks to eject children from the Healthy Kids program if their parents have another option available to them for health insurance. Unfortunately there is no provision to determine if the available option is affordable or of comparable quality. The committee learned that families pay a sliding premium up to the full cost of the coverage for Healthy Kids plans based on their income, and that states that have tried to implement programs to shift children away from public health insurance plans left most of those children with no insurance.

CACR 30 – Inexpedient to Legislate

At the current time there is no federal healthcare reform legislation to react against, so it is premature to offer a constitutional amendment to preempt the federal reforms. The committee also was unconvinced that a constitutional amendment was the appropriate policy tool for the job.

HB 1547 – Refer for interim study

Discount cards refer to the loyalty programs offered by retailers such as grocery stores or pharmacies whereby a customer receives discounts for presenting their card at the time a purchase is made. This bill seeks to provide disclosure to customers that their purchase information may be collected and sold by the retailer; it creates an option for a consumer to request that information not be sold and it regulates the use of social security numbers by retailers. Unfortunately there were complications that prevented the committee from ensuring that these disclosures did not impede the ability of retailers to offer the programs and so the committee would like to keep the bill to make sure that the nuances are fully vetted.

~~HB 1586 – Ought to Pass with Amendment~~

This bill as amended will allow the Commerce Committee to continue to request an independent review of any proposed or existing insurance mandate from the Insurance Department should the proposal merit such thorough investigation. The current mandate review statute has worked well since 2004 and the committee realized that it had a sunset that this amendment repeals. The mandate review process ensures that the legislature has fact based research founded on NH claims data upon which to make recommendations for or against health insurance mandates. The

amendment also repeals the 1992 law mandating coverage for autologous bone marrow transplants as a treatment for breast cancer because this treatment is no longer recommended therapy for the condition.

If there is something I forgot, please let me know and I'll get it to you ASAP...

-Susi

COPY

February 18, 2010

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

The Committee on FINANCE to which was referred HB1586-FN,

AN ACT relative to mandated benefits review. Having considered the same, report the same with the recommendation that the bill OUGHT TO PASS.

Rep. Bonnie Mitchell

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	FINANCE
Bill Number:	HB1586-FN
Title:	relative to mandated benefits review.
Date:	February 18, 2010
Consent Calendar:	NO
Recommendation:	OUGHT TO PASS

STATEMENT OF INTENT

This legislation reestablishes the procedure for the insurance department to provide for a review of mandated benefits. Their report will include the social impact of mandating the benefit, the financial impact, the medical efficacy and the balancing thereof. It was the feeling of the committee that considering those impacts will be essential to those providing the mandates and are helpful in the basic risk management process and cost benefit analysis of insurance mandates.

Vote 20-1.

Rep. Bonnie Mitchell
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

REGULAR CALENDAR

FINANCE

HB1586-FN, relative to mandated benefits review. OUGHT TO PASS.

Rep. Bonnie Mitchell for FINANCE. This legislation reestablishes the procedure for the insurance department to provide for a review of mandated benefits. Their report will include the social impact of mandating the benefit, the financial impact, the medical efficacy and the balancing thereof. It was the feeling of the committee that considering those impacts will be essential to those providing the mandates and are helpful in the basic risk management process and cost benefit analysis of insurance mandates. Vote 20-1.

Original: House Clerk
Cc: Committee Bill File

HB 1586 - OTP 20-1 ~~Transit~~ Report

This legislation reestablishes the procedure for the insurance department to provide for a review of mandated benefits. Their report will include the social impact of mandating the benefit, the financial impact, the medical efficacy and the balancing thereof. It was the feeling of the committee that considering these impacts will be essential to those providing the mandates and are helpful in the basic risk management process and cost benefit analysis of insurance mandates.

Reg. Bonnie Mitchell

GM

OTP
20-1
C/R

New Hampshire General Court - Bill Status System

Docket of HB1586

Docket Abbreviations

Bill Title: relative to mandated benefits review.*Official Docket of **HB1586**:*

Date	Body	Description
12/10/2009	H	Introduced 1/6/2010 and Referred to Commerce and Consumer Affairs; HJ 6 , PG.245
1/5/2010	H	Public Hearing: 1/19/2010 11:00 AM LOB 302
1/20/2010	H	Executive Session: 1/26/2010 10:00 AM LOB 302
1/27/2010	H	Committee Report: Ought to Pass with Amendment #0301h for Feb 3 CC (vote 16-1); HC 11 , PG.460
1/27/2010	H	Proposed Committee Amendment #0301h; HC 11 , PG.490
2/3/2010	H	Amendment #0301h Adopted, VV; HJ 15 , PG.667
2/3/2010	H	Ought to Pass with Amendment #0301h: MA VV; HJ 15 , PG.667
2/3/2010	H	Referred to Finance; HJ 15 , PG.667
2/9/2010	H	Full Committee Work Session: 2/16/2010 10:00 AM LOB 210-211
2/9/2010	H	Executive Session: 2/18/2010 11:00 AM LOB 210-211
2/18/2010	H	Committee Report: Ought to Pass for Mar 10 (Vote 20-1; RC); HC 19 , PG.1029
3/10/2010	H	Special Ordered to Regular Place on Mar 11 Calendar, Without Objection; HJ 23 , PG.1294
3/11/2010	H	Ought to Pass: MA VV; HJ 24 , PG.1328
3/17/2010	S	Introduced and Referred to Commerce, Labor and Consumer Protection, SJ 10 , Pg.172
3/26/2010	S	Hearing: March 30, 2010, Room 205-207, LOB, 9:45 a.m.; SC13
4/13/2010	S	Committee Report: Ought to Pass 4/21/10; SC16
4/21/2010	S	Ought to Pass, MA, VV; OT3rdg
4/21/2010	S	Passed by Third Reading Resolution
5/5/2010	S	Enrolled; SJ 17 , Pg.412
5/5/2010	H	Enrolled; HJ 38 , PG.1914
5/24/2010	H	Signed by the Governor 05/18/2010; Effective 05/18/2010; Chapter 0061

NH House

NH Senate