



A Look at TAHU Legislative History

The Texas Association of Health Underwriters has been an active participant in the legislative and regulatory arenas for many years on a variety of issues.

85th Legislature (2017) -- The 85th Legislature was an unusual one. It began clouded by many political questions and tension between the House and the Senate; and it finished much the same way, with a scuffle between legislators on the House floor on the final afternoon. Nonetheless, the TAHU legislative team got a lot done and is proud of its work to get **Senate Bill 1406** to request a Section 1332 Innovation Waiver to fix the small group actuarial value regulation passed. TAHU supported other meaningful legislation as well -- like helping curb balance billing abuses by expanding mediation through **Senate Bill 507** and **Senate Bill 1107**, a much anticipated telemedicine bill that will clarify how these services can be used. TAHU will also work closely with the TDI as it promulgates rulemaking on their Interim Authority bill, **Senate Bill 2087**.

84th Legislature (2015) -- TAHU redefined the word "persistent" this session with the passage of **House Bill 966** to give Texas state employees an option to own their own HDHP / health savings account. The Association was also a strong supporter of **Senate Bill 481** designed to balance bill curtail abuses by out of network providers. SB 481 reduced the threshold at which a patient / enrollee can force mediation on a provider because of a disputed charge.

In between sessions, TAHU worked with the Texas Department of Insurance during 2014 to get federal regulators to let Texas employers and agents use **4-Tier Composite Premium** in their small employer plans. TAHU continues as a contributing stakeholder as TDI develops a rule to let Professional Employer Organizations (PEOs) operate their own **self-funded health plans**.

83rd Legislature (2013) -- TAHU was the driving force behind rewriting and updating the Small Employer legislation, **Senate Bill 1332**, which amended the definition of small group insurance for the first time in 20 years. The bill allowed many Texas employers to not only save millions of dollars, it enabled them to avoid many of the complex and onerous requirements small group plans must meet under the Affordable Care Act.

82nd Legislature (2011) -- As a founding member of the Texas Coalition of Health Insurance Agents, TAHU helped insure that any health benefits exchange would have a strong agent presence in the organization's governance; guaranteed that agents could continue to offer marketing, outreach and sales activities to make certain consumers received the greatest value in any exchange plan. Equitable rating requirements were emphasized so disparate benefit designs or rates could not be used to game the exchange system.

Federal health care reform resulted in TAHU advocating for stringent regulations for health benefit navigators in Texas, too.

81st Legislature (2009) -- **Senate Bill 80** addressed the "working uninsured" and permitted carriers to offer plans that required a 100% contribution for employers as a way to encourage

employees not to waive out of the plan. Greater participation had the salutary effect of reducing the unit rate in the group.

TAHU also worked for passage of **Senate Bill 79** which rewarded agents for additional training and expertise to be considered “experts” by the Texas Department of Insurance, kind of a “Good Housekeeping” seal of approval.

Previous sessions saw TAHU support:

- “Transparency” legislation, requiring the disclosure of medical care costs in advance
- Long Term Care Partnerships which can protect a person’s assets from being “spent down” to qualify for Medicaid nursing home assistance
- Regulation of non-insurance “discount” programs that mislead and confuse consumers
- “Consumer Choice” (reduced mandate) plans

And oppose:

- Dozens of new health insurance benefit mandate bills
- Several bills which would implement some form of “universal” health care in Texas