

GENERAL ASSEMBLY OF NORTH CAROLINA

SESSION 1989

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HOUSE BILL 1159
Committee Substitute Favorable 6/1/89

Short Title: Employer Health Ins. Incentives.

(Public)

Sponsors:

Referred to:

April 11, 1989

A BILL TO BE ENTITLED

AN ACT TO AUTHORIZE THE LEGISLATIVE RESEARCH COMMISSION TO
STUDY HEALTH INSURANCE ISSUES.

Whereas, providing North Carolinians with access to quality health care is a public policy issue of high priority; and

Whereas, access to quality health care is often equated with access to health insurance; and

Whereas, at any one time nearly one in every seven North Carolinians is without health insurance; and

Whereas, the General Assembly introduced a variety of legislative proposals during the 1989 Session, addressing the cost and availability of health insurance; and

Whereas, these legislative proposals raise complex issues, such as how to encourage employers to make health insurance available to their employees and whether State- mandated health insurance benefits contribute to the increasing cost of health insurance, and, if so, whether that increase is offset by a positive impact on the public's health; and

Whereas, the General Assembly desires to examine these issues and determine how best to preserve the quality of health care offered to North Carolinians while encouraging health care cost containment; Now, therefore,

The General Assembly of North Carolina enacts:

Section 1. The Legislative Research Commission is authorized to study health insurance issues, with an emphasis on examining how to provide greater access to health insurance coverage to the citizens of this State. The Commission may review

1 options for encouraging employer-based coverage for employees, the impact of
2 mandated benefits on the availability and use of appropriate health insurance benefits,
3 on the cost of health insurance premiums, and on the cost of health care services, and
4 other related matters that the Commission deems appropriate. The Commission may
5 study health insurance legislation introduced during the 1989 Session of the General
6 Assembly, including House Bill 1014 (First Edition) - A BILL TO BE ENTITLED AN
7 ACT TO REQUIRE MAMMOGRAM AND PAP SMEAR COVERAGE IN HEALTH
8 AND ACCIDENT INSURANCE POLICIES AND IN HOSPITAL OR MEDICAL
9 SERVICES PLANS; House Bill 1159 (First Edition) - A BILL TO BE ENTITLED AN
10 ACT TO PROVIDE INCENTIVES TO EMPLOYERS TO MAKE HEALTH
11 INSURANCE AVAILABLE TO THEIR EMPLOYEES; House Bill 1187 (First
12 Edition) - A BILL TO BE ENTITLED AN ACT TO PROVIDE THAT HEALTH
13 INSURANCE POLICES THAT COVER PREGNANCY SHALL COVER
14 INFERTILITY TO THE SAME EXTENT; and House Bill 1242 (First Edition) - A
15 BILL TO BE ENTITLED AN ACT TO PROVIDE THAT NO LEGISLATIVE
16 PROPOSALS MANDATING HEALTH INSURANCE COVERAGE SHALL APPLY
17 TO ANY INSURER UNLESS THEY APPLY EQUALLY TO EMPLOYEE
18 WELFARE BENEFIT PLANS. The Commission may also examine the health
19 insurance laws and experiences in other states for direction in determining the most
20 appropriate approach to providing adequate health insurance coverage for North
21 Carolinians.

22 Sec. 2. The Commission may make an interim report of its findings and
23 recommendations to the 1989 General Assembly, Regular Session 1990, and shall make
24 a final report of its findings and recommendations to the 1991 General Assembly.

25 Sec. 3. This act is effective upon ratification.