

ONE HUNDRED FOURTH LEGISLATURE

FIRST SESSION

LEGISLATIVE RESOLUTION 182

Introduced by Kolterman, 24.

PURPOSE: LB531 was introduced in 2015 because of concerns regarding Nebraskans' lack of sufficient information when deciding which type of health insurance plan to purchase. Cost-sharing obligations, including deductibles, copayments, coinsurance, and excluded out-of-pocket expenses may be significantly greater than the total premiums paid for a health benefit plan. Often Nebraskans are choosing health benefit plans based solely on premiums and a summary description of benefits without complete and accurate information about their own cost-sharing responsibilities under plans with differing premiums. The information currently presented on differing premiums may lead to an erroneous impression about which plan places the greater burden on the household budget. Nebraskans may be significantly disadvantaged by spending scarce resources on premiums for a benefit plan that fails to protect the household from the cost of medical care in a time of need. Several groups have tried to prevent such harm to consumers by creating tools and Internet-based calculators that reveal a more complete picture of the costs and benefits to consumers of competing health plans. Individuals may lack the time and expertise to find the relevant information themselves to make the best plan selection based on their household's medical and financial situation.

The purpose of this resolution is to investigate and make recommendations regarding what can be done to provide Nebraska consumers the necessary information to enable them to make informed decisions as to which health care plan to purchase.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED FOURTH LEGISLATURE OF NEBRASKA, FIRST SESSION:

1. That the Banking, Commerce and Insurance Committee of the Legislature

shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature.