

Senate File 2118 - Introduced

SENATE FILE 2118

BY TRONE GARRIOTT, DONAHUE,
WAHLS, JOCHUM, and PETERSEN

A BILL FOR

1 An Act establishing a state health insurance marketplace study
2 committee.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. DEPARTMENT OF HEALTH AND HUMAN SERVICES — STATE
2 HEALTH INSURANCE MARKETPLACE STUDY COMMITTEE.

3 1. The department of health and human services shall
4 establish a study committee to evaluate the feasibility of a
5 health insurance marketplace for the state of Iowa. The study
6 committee shall conduct a survey of all of the following:

7 a. Each state that has adopted a state-based health
8 insurance marketplace that operates on a separate platform from
9 the federal health insurance marketplace.

10 b. Each state that has adopted a state-based health
11 insurance marketplace that operates on the same platform as the
12 federal health insurance marketplace.

13 2. The department of health and human services shall
14 submit a report to the general assembly with the findings and
15 recommendations of the study committee by January 1, 2025. The
16 report shall include, at a minimum, all of the following:

17 a. An analysis of the impact of each surveyed state's
18 state-based exchanges on the cost of health insurance premiums
19 in the surveyed state.

20 b. The quality of health plan coverage in the surveyed
21 state.

22 c. A description of the state-based premium tax credits,
23 if any, that a surveyed state has implemented to subsidize the
24 cost of health plan premiums.

25 d. An assessment of the opportunities and challenges
26 the state of Iowa may face implementing a state-based health
27 insurance marketplace.

28 e. An assessment of the cost to the state, and the potential
29 cost savings to the state, of implementing a state-based health
30 insurance marketplace outside of the federal platform in Iowa.

31 EXPLANATION

32 The inclusion of this explanation does not constitute agreement with
33 the explanation's substance by the members of the general assembly.

34 This bill requires the department of health and human
35 services (department) to establish a study committee to

1 evaluate the feasibility of a state-based health insurance
2 marketplace. The department shall conduct a survey of
3 each state that has adopted a state-based health insurance
4 marketplace that operates either on a separate platform from
5 the federal health insurance marketplace, or on the same
6 platform as the federal health insurance marketplace.

7 The bill requires the department to submit a report to
8 the general assembly with the committee's findings and
9 recommendations by January 1, 2025. The report shall include
10 an analysis of the impact of each surveyed state's state-based
11 exchanges on the cost of health insurance premiums; an analysis
12 of the quality of health plan coverage in each surveyed state;
13 a description of any state-based premium tax credits that
14 a surveyed state has implemented to subsidize the cost of
15 health plan premiums; an assessment of the opportunities and
16 challenges the state of Iowa may face in implementing a state
17 health insurance marketplace; and an assessment of the cost to
18 the state and the potential reduction in cost to the state, of
19 implementing a state health insurance marketplace outside of
20 the federal platform in Iowa.