

BILL ANALYSIS

Senate Research Center

H.B. 1924
By: Averitt (Sibley)
Economic Development
5/10/1999
Engrossed

DIGEST

The Texas Health Insurance Risk Pool (HIRP) was created by the 71st Legislature and made operational by the 75th Legislature to provide uninsurable individuals access to health insurance for medical conditions or diagnoses that result in ineligibility for private insurance coverage. HIRP is funded by assessing insurers who provide health insurance coverage in this state, including the assessment of insurers providing long-term care coverage, which is not offered under HIRP. Federal High Risk Pool regulations specifically exempt long-term care and disability insurance from the list of coverage assessed. H.B. 1924 would exempt long-term care and disability income from the list of coverage health insurance assessed in the pool.

PURPOSE

As proposed, H.B. 1924 exempts long-term care and disability income from health insurance.

RULEMAKING AUTHORITY

This bill does not grant any additional rulemaking authority to a state officer, institution, or agency.

SECTION BY SECTION ANALYSIS

SECTION 1. Amends Section 2(7), Article 3.77, Insurance Code, to redefine "health insurance."

SECTION 2. Amends Section Article 3.77, Insurance Code, to make application of this Act prospective.

SECTION 3. Effective date: September 1, 1999.

SECTION 4. Emergency clause.