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policy for each of the grocers, the Grocers Association might put all the grocers together, and their employees, and go out and make an arrangement for that industry. Now we have this in about a half-dozen industries already, maybe more. New Car Dealers, for example, the Bankers Association, the Hospital Association. These are people, where they have a number of employees, and the employers, rather than getting an individual employer health insurance program for their employees, work together with their industry association. Industry association, by lumping more people together, gets the virtue of having a larger group. If there's a larger group, you got a better rate. That's the whole principle. Now, because this is essentially a...a buying arrangement, this winds up being self-insurance. It doesn't become the practice of insurance, but these MEWAs offer a health benefit plan to a number of employers. So, there are about 40 states that regulate MEWAs, and we are going to join them with this act. A MEWA will get a certificate of registration. They will submit an application and supporting documents. They will need to indicate that they are an association that has substantial nonhealth benefit plan activities, and they've been doing it for at least three years, and that this aggregate will be at least 200 employees or more. The MEWA will have to form a...a trust that will hold funds pertaining to the health benefit plan. There will be a board of trustees, they will have a fiduciary responsibility. They will submit a plan administration and an annual plan of operation, and a maintenance of a stop-loss policy to the department. They will figure out, under their plan, because an actuary is going to do this for them, how much their expected losses are under this self-insurance mechanism. But, to the extent that they have more than 125 percent of expected claims, they will have to have a stop-loss or reinsurance program up and over, and above the...the MEWAs existence. In other words, they're going to have to have a backup plan, a reinsurance program in place over and above the self-insurance of the MEWA organization. So, they're going to maintain a stop-loss policy for all coverage over 125 percent of expect claims. That has to remain in force at all times. If you are going to use one of these mechanisms, you have to be able to assess the member employers to remedy any deficiencies. So if you bring a MEWA to the department, part of the agreement is that they will be able to assess each other for