



Legislative Overview 2015

By Don Bolia and Russ Childers

2015 Legislation

After all, your medical decisions really should be between you, your doctor, your boss, and probably a few politicians.



somee cards
user card

2015 Legislation



SB 1 – Autism (*history*)

- In the 2014 session, the autism coverage bill was held hostage by the House in an effort to pass the bill legalizing cannabis oil – and vice versa
- Both bills died in a political battle on Day 40

2015 Legislation



SB 1 – Autism (*the bill*)

- Mandates that insurers cover rehabilitative services, counseling services and therapy services to individuals 6 years of age or under
- Caps coverage at \$30,000 per year
- Exempts companies with 10 employees or fewer
- Insurance companies do not have to offer coverage if they can demonstrate it will drive up premiums more than 1%

2015 Legislation



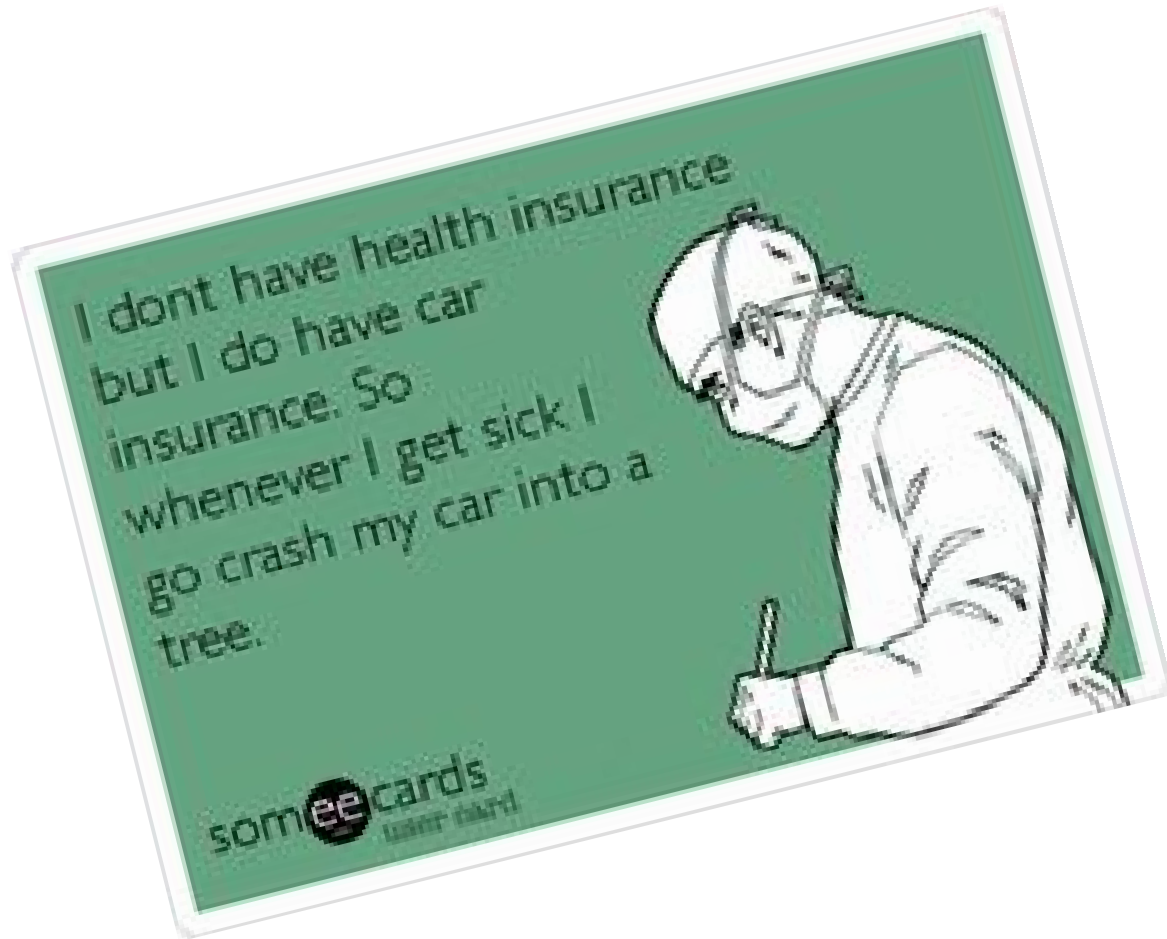
SB 1 – Autism (*the process*)

- Passed the Senate on January 29th
- Failed to receive a vote in the House Insurance Committee
- Did not pass the House by Crossover Day
- Was attached to HB 429 which had already passed the House
- HB 429 with the autism language was agreed to by the House on Day 40
- Signed by the Governor on April 29th
- Effective date of July 1st

2015 Legislation



2015 Legislation



2015 Legislation



SB 158 – Insurance Reform (*the bill*)

- Regulates rental networks through the Department of Insurance
- Prohibits “all products clauses”
- Requires material changes in the contract be agreed upon at the beginning of a new contract or anniversary of the effective date
- Regulations to guarantee network adequacy

2015 Legislation



SB 158 – Insurance Reform (*the process*)

- Proposed by Senator Burke and driven by the Medical Association of Georgia
- Introduced as a conversation starter
- Did not receive a vote in the Senate Committee this year
- Will be discussed in a study committee over the summer and fall through SR 561

2015 Legislation



SB 158 – Insurance Reform (*the study committee*)

- Members of the Committee include:
 - Senator Dean Burke (Chairman)
 - Senator Renee Unterman
 - Senator Charlie Bethel
 - Senator Burt Jones
 - Manoj Shah, M.D.
 - Richard Smith, DDS
 - John Crew
 - Angela Waller
 - Cindy Zedlin
 - Richard Novak

2015 Legislation



SB 158 – Insurance Reform (*the study committee*)

- Scheduled meetings of the Committee:
 - September 14 at the Capitol – 9 AM – 12 PM
 - October 26 at Tifton-Tift Regional Health System headquarters – 2 PM – 5 PM
 - November 9 at the Capitol – 9 AM – 12 PM

2015 Legislation

I need a health care plan that covers the depression and anxiety caused by trying to understand my health care plan.

some**ee**cards



2015 Legislation



HB 162

- Proposed by Representative Jason Shaw
- Encourages insurance companies and persons to conduct voluntary internal audits of their compliance programs and management systems
- Passed the House on Day 39
- Signed by the Governor on May 6th
- Effective date of July 1st

2015 Legislation



- **HB 185**
- Proposed by Representative Jason Shaw
- Revises the “Standard Valuation Law”
- Updates the current formula established in 1854
- Passed the House on Day 39
- Signed by the Governor on May 6th
- Effective date of May 6th

2015 Legislation



2015 Legislation



HB 193 / SB 136

- Proposed by Representative Carl Rogers and Senator Marty Harbin
- Creates notice provisions outlined for living benefits under a life insurance policy
- Establishes guidelines for an insurer and agent to follow if a policy owner is over 60 years old or terminally ill
- Neither bill passed this year but did begin a conversation
- Will be discussed in a study committee over the summer and fall through HR 806

2015 Legislation



SB 51

- Proposed by Senator Dean Burke
- Defines biologic products and interchangeable biologic products
- Encourages prescriptions of biologic medicines and permits substitution for the brand name
- Establishes policies for this substitution to protect patients and doctors
- Signed by the Governor on May 6th
- Effective date of May 6th

2015 Legislation



SB 143

- Proposed by Senator Chuck Hufstetler
- Requires an insurer who provides services under the State Health Benefit Plan to include all hospitals with Level I trauma centers in its provider network
- Grady vs. Blue Cross Blue Shield
- Passed the Senate but did not pass the House this year

Other issues



Other issues



Nationwide problems with carriers not communicating honestly with agents / brokers

- We have asked DOI that carriers be required to communicate changes in compensation more efficiently
- We request that carriers underwriting requirements be communicated on a consistent basis through an established method of communication
- We met with Justin Durrance at DOI and they are planning to look into the issue

Looking ahead to 2016



- Insurance Reform
 - SB 158 study committee – Report due at the end of the year
- Tort Reform
 - SB 96 – Beach's "Patient Compensation Act" to be revisited
- Implementation of Autism mandate
 - Smith's sales tax proposal
 - Results and issues with mandate implementation – do the numbers work?



Changes in the Legislature



Changes in the Legislature



- Early retirement announcements this year!
- Majority Leader Larry O'Neal retired
- The new Majority Leader is Representative Jon Burns
- Transportation Chairman Jay Roberts was appointed to be the new Director of Planning at the Georgia Department of Transportation
- Representative Mark Hamilton retired for a job in the private sector
- Representative Mike Jacobs was appointed to a State Judgeship position
- Representative Alex Atwood announced he will not be running
- Representative Ben Harbin announced his retirement
- We are sure there are more to come!

Changes in the Legislature



- Through a series of special elections, there have been new Legislators already elected
- Former Roswell City Councilwoman, Betty Price, will replace Harry Geisinger
- Businessman Shaw Blackmon will replace Larry O'Neal
- Clay Pirkle, an economist from Ocilla, will replace Jay Roberts
- Former Georgia Tech quarterback, Taylor Bennett, will replace Mike Jacobs
- Sheri Gilligan, a former CIA analyst, replaces Mark Hamilton in Forsyth County
- A November 3rd special election will be held to replace Ben Harbin

GAHU PAC



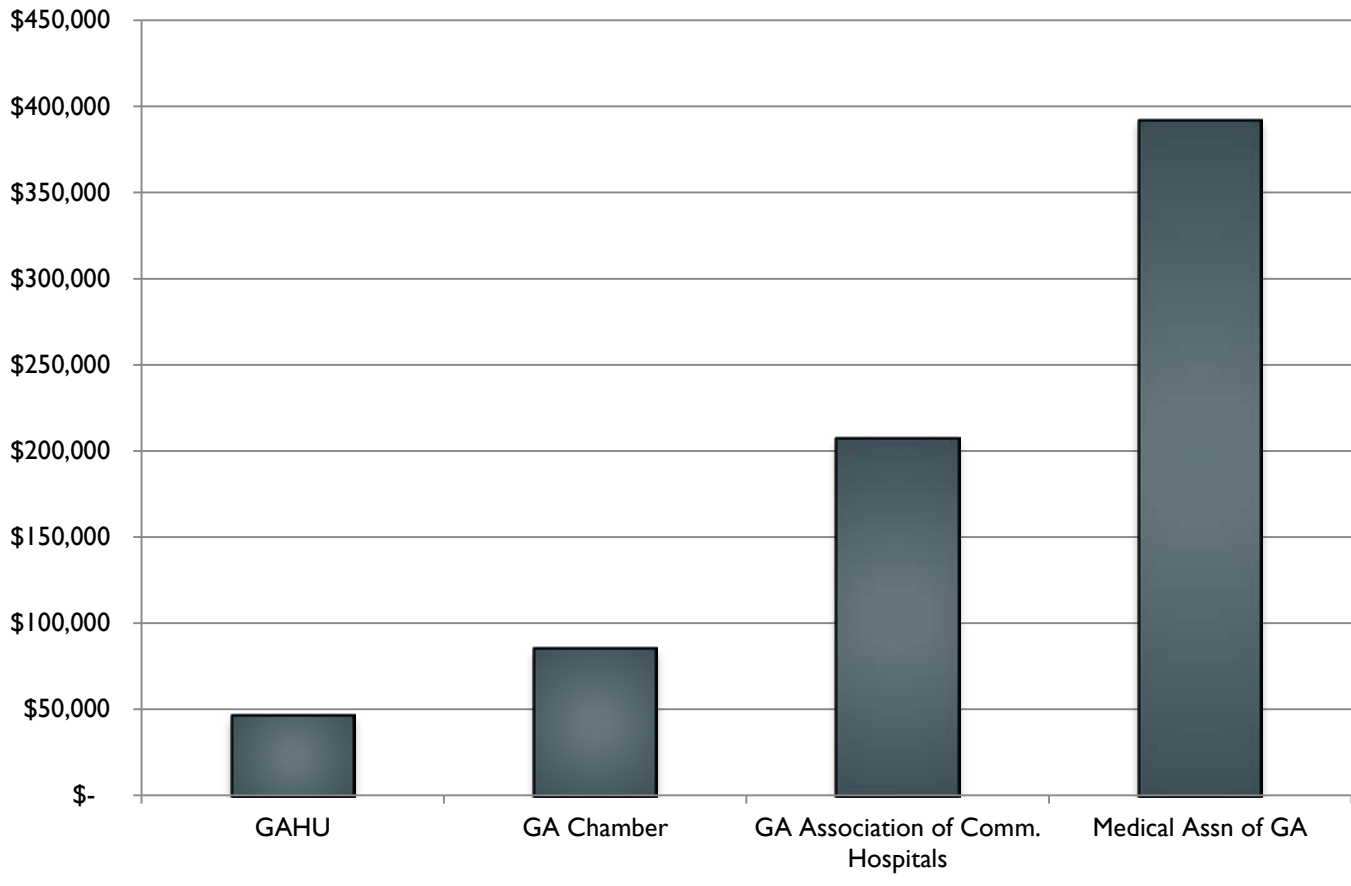
What is the PAC?

- The only state political action committee specifically representing health underwriters before the General Assembly in Georgia
- Funded solely by individual and corporate contributions by GAHU members
- YOUR voice and YOUR access at the State Capitol. Our profession is consistently controlled and shaped by government policies and regulations – it is important that elected officials use us as a resource to understand the impact of their policy decisions.

GAHU PAC



PAC Giving 2013 - 2014 Cycle



Getting involved



- **Join GAHU (if you have not done so!)**
 - This is your opportunity to meet and congregate with colleagues statewide and create a stronger network
- **Make a contribution to your state association's PAC**
 - The political action committee is YOUR voice at the State Capitol providing opportunities for access to state legislators and statewide officials you cannot gain elsewhere
 - Your association's PAC funds are judiciously spent to invoke maximal impact



Getting involved



- **Make an effort to meet your own State House and Senate members**
 - Creating a personal relationship can make a huge impact
 - Legislators always welcome your knowledge and viewpoint
 - www.mvp.sos.state.ga.us OR www.openstates.org .

- **Go visit the State Capitol during the Legislative Session**
 - This is a great time to meet your local representative
 - Being visible is important

Getting involved



- **Get involved with your local chamber**
 - Good for politics as well as business development
 - Learn about the business issues in your local area

- **Volunteer to write (or help write) an op-ed as issues arise**
 - As legislative editorials are being published in your local publications by community leaders, volunteer to write an opposing editorial to illustrate your opinions. You can also assist an elected official in writing an editorial

Getting involved



- **Participate in GAHU Day on the Hill and the DC Fly-in**
 - It is important to be seen as a strong, united group

- **Get involved in your local political party**
 - Another good opportunity to learn more about local politics which could differ from state issues
 - This is good for newcomers who may not have the financial resources to get involved but DO have the time

Getting involved



- **Volunteer on a campaign**

- Put up a yard sign
- Help a candidate with position papers or debate prep surrounding our industry

- **Run for office**

- There are only a handful of elected officials in the insurance industry
- Lawyers and pharmacists tend to dominate the field



Thank you!

Don Bolia

404-314-4844

Don.Bolia@peachgr.com

