

A-4161

Brief Description:

- Increases loss ratio reporting and disclosure requirements for carriers offering individual and group health insurance plans.

Sponsor: Assemblypersons Joseph Cryan (D) Union, Valerie Vainieri Huttle (D) Bergen.

Reasons to Support:

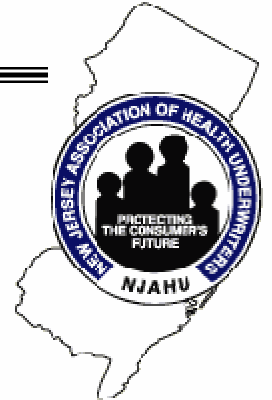
- Disease management programs and nurse call programs may be included in the MLR

Reasons to Oppose:

- Force self-funded to avoid state mandates and protections
- Lower Premium Tax and therefore state revenue
- Unlikely to reduce premium cost. May increase premiums to compensate for the need to meet necessary expenses.
- May contribute to the uninsured due to out of reach premiums for individual and small group plans which have higher administrative costs.
- May encourage proliferation of high end plans that cost more resulting in more dollars per patient in administrative spending and profit and increase the number of uninsured.

NJAHU Position:

Oppose 11-14-2009



Legislative Briefing