



Date: November 16, 2004
To: NJ State NAHU Board
From: Jack Kalosy, HIA, NJ State Legislative Chair

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Subject: November Legislative Report

1. Details on the PAC

- We need additional Fundraisers for the PAC.
- The HIAPAC lapel pins have been delivered and are ready for distribution. If you have donated more than \$100 to the PAC you are entitled to a pin.

2. Current Legislative Environment

- The NJ State Legislature is back in session. The Assembly went into session on September 13, 2004. The Senate was scheduled to go back into session on September 20, 2004 but because of the flooding in the state Capitol the first session will be on September 23, 2004.
- Governor McGreevy formally resigned his office on Monday November 15, 2004. Democratic Senate President, Richard Codey took over the office of Governor at 12:01 midnight November 16th, 2004.
- On Monday October 25th, 2004 the Senate passed S-963/A-2117 "Mini COBRA". This legislation, which we supported, provides for continued health benefits coverage for certain persons covered under small employer health benefits plans in certain circumstances. It passed the assembly by a vote of 77-0 and unanimously passed the Senate on the concurrence vote. It's now on to the Governor for his consideration. We will keep you posted as to this important bill's progress.
- The Senate Health Committee reported S-1912 (Vitale) out of committee on Thursday October 14th, 2004. This bill if passed will credit coverage under Medicaid and NJ FamilyCare towards employer's minimum participation rate under NJ Small Employer Health Benefits Program. The association is in support of this legislation.
- Assemblyman Cohen introduced A3440 on October 25th and it was referred to the Assembly Financial Institution and Insurance Committee. This bill enables carriers in the state of NJ to continue to offer HSA plans by "getting the lead out" (Bill Removes the Lead Poisoning treatment mandate). The NJAHU strongly supports this bill!
- Our lobbyists, Russ and Paul Bent, reached out to Assemblyman Cohen's office to set up a meeting to discuss our concerns. We met with Assemblyman Cohen to discuss his bill A3359 "Landmark Legislation to Restructure New Jersey's Health Insurance Market". We had what could only be described as an **outstanding** meeting with the Assemblyman. We met with him in the Assembly Majority Caucus Chambers in Trenton. During our Hour and a Half long meeting we had other Assembly leaders listen in and one even joined in on the meeting for over 35 minutes.
It is directed at Individual Insurance and changes the community rating to 2:1 in the individual market. Here are some of the highpoints of the Bill:

- ***"Current participants in the individual market would have their rates grandfathered, ensuring that seniors do not experience rate spikes."***
- ***Individuals under this bill can now waive out of their employer's group plan at work in favor of the IHC program. This removes the penalties that an employer or producer would have incurred under the existing system for causing an individual to move to or remain on an individual plan when a group plan of same or similar coverage's is available.***
- ***Employees in Groups and Individual coverage purchasers who have annual incomes below \$50,000 would be provided a tax credit equal to the cost of 10 percent of their premiums.***

We support much of this important bill. The issues that we disagree on are:

- We would prefer that the rate ratio grandfathering provision be removed.
- If the rate ratio Grandfathering provision must remain we would strongly urge the Assembly to use a 3.5:1 or higher rate ratio for the individual and Group marketplace.
- We strongly suggest that the penalties for individuals waiving out of their group plans be reinserted into the bill. If that provision is left in the bill it will cause extreme "Adverse Selection" and unfairly discriminate against the oldest segments of insured individuals. It may also have the undesired effect of causing employer groups to fail participation tests.

Your Legislative Management Team has developed a position paper on this bill and it will be distributed and posted to the web shortly.

- Senator Singer has sponsored a bill (S-1572) the bill will allow 3.5:1 rate ratios in the Individual and SEH markets. We have reached out to Dr Morgan he is a Democratic member of the Assembly that has shown some interest in our bill. We are hopeful that we can push this bill to passage during the fall of 2004. This bill represents another major contribution by the NJAHU to improving consumers access to affordable Health Insurance.

3. Important Legislative Issues to address this Quarter

- **3.5:1-rate ratios for the Individual and Group marketplace.**
- **Change the NJ Statutory Continuation to look like Federal COBRA.**
- Add percentage of eligible employees participating in the group as a rating factor.
- We are looking into language in the NJ Producer Act that allows non-licensed entities to be paid a referral fee (AKA Rebating).
- **Add Medicaid and "Family Care" as valid waivers under the NJ SEH plans.**

Here are my notes for the October 20th, 2004 SEH Board meeting.

The SEH board was addressed by Neil Vance, Senior Actuary, NJDOBI He shared the Loss Ratio report with the Board. He had some general findings and observations about the SEH loss ratio reports and rate filings recently submitted to DOBI. He also provided a summary of the complaints and inquiries that his office has been receiving. He said that three common complaints he received are: (1) complaints about the size of a rate increase; (2) errors in quotation; and (3) timely notice of rate changes. He noted that two old issues seem to be diminishing (1) providing discounts where Medicare is primary; and (2) revising rates where there is a rate guarantee.

The board approved an Optional Benefit Rider filing by Oxford

The SEH Board held an Election for two vacant seats

1. A representative of small business

2. An HMO.

The election results were: Christine Sterns was elected as a person representing small employers and CIGNA was elected to the HMO seat.

There was a great deal of discussion around a draft Bulletin which addressed a number of issues related to a carrier's obligation to offer the standard health benefits plans and riders. The following issues were discussed: (1) what it means to "offer" coverage; (2) what is a carrier's obligation to offer the standard plans with and without riders; (3) whether use of a third party to provide a list of plan and rider options that is incomplete meets a carrier's obligation to offer coverage; (4) what a carrier's obligation to offer coverage is to employers that have out-of-State employees; (5) what a carrier's obligation is to issue coverage where an employer already has coverage.

After a lengthy discussion, the Board decided to issue a bulletin addressing only the issues of agreement, namely that carriers must offer all the standard plans with and without riders. The Board agreed to take additional time to consider a follow-up bulletin on the more complex issues.

In outreach meetings Ellen DeRosa has been told that some carriers were simply refusing to issue or quote certain plans or riders. A number of Board members noted that in such cases, the existing regulations were clear and that such conduct should be forwarded to NJDOBI for handling. A number of Board members also noted that it could be impossible for carriers to list every plan and rider option available on the application, and noted that there may need to be a rule change if the current rules require carriers to list all options. A number of Board members suggested that the Board ask NJDOBI to post a list of every carrier's filed riders on the web.

We are currently tracking 70 bills before the NJ State Legislature.

Health Underwriters (2004-2005)

Bill: **A162**

Sponsors: Oliver (D34)

Summary: Revises operations of Individual Health Coverage and Small Employer Health Benefits programs.

Related: 2002:A1392; 2000:A1606; 2000:S728; 1998:A3569; 1998:S2216

Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee

History: 01/13/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Bill: **A237**

Sponsor Gregg (R24); O'Toole (R40) +9

s:

Summary Allows certain self-employed business owners to deduct their own pension plan contributions from gross income under the gross income tax.

Related 2002:A1593; 2002:S367; 2000:A3395; 2000:S1666; 2000:S1823

Status: 01/13/2004 - Assembly Commerce and Economic Development

History: 01/13/2004 - Introduced and referred to Assembly Commerce and Economic Development.

Position Monitor

n:

Notes: 2-16-04 Monitor per Dave Mordo

Bill: A296

Sponsors Vandervalk (R39); Cohen (D20) +1

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Summary: Revises health wellness insurance benefits.

Related: 2004:S1300; 2002:A2412; 2002:S1746

Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee

History: 01/13/2004 - Introduced and referred to Assembly Financial
Institutions and Insurance Committee.

Position Oppose

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Notes: 3-17-04 Oppose per Jack Kalosy on the grounds that it increases
benefits and removes the maximum on preventive care.
9-9-04 Legislative Committee has made this a priority, position
paper to be drafted.**Bill: A302**

Sponsors Vandervalk (R39)

:

Summary: Permits continued NJ FamilyCare eligibility for parent whose child
turns 19 under certain circumstances.

Related: 2004:S425; 2002:A3097; 2002:S2104

Status: 01/13/2004 - Assembly Health and Human Services Committee

History: 01/13/2004 - Introduced and referred to Assembly Health and Human
Services Committee.

Position Monitor

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Bill: A326

Sponsor Weinberg (D37); Quigley (D32) +3

s:

Summary Provides procedures for payment to out-of-network dentists when
covered person receives payment directly from dental insurer.Related 2002:A1897; 2002:S1409; 2000:A2168; 2000:S1290; 1998:A1658;
1998:S772; 1996:A2810; 1996:S1915

Status: 01/22/2004 - Withdrawn from the files

History 01/13/2004 - Introduced and referred to Assembly Financial
Institutions and Insurance Committee.

01/22/2004 - Withdrawn from the files.

Positio Monitor

n:

5

Bill: **A333**

Sponsor Weinberg (D37); Johnson (D37); Previte (D6) +8

s:

Summary Revises statutory mental health coverage requirements and requires
: all health insurers to cover alcohol and drug addiction treatment
under same terms and conditions as for other diseases or illnesses.

Related 2002:A2487; 2002:S1633

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Status: 01/13/2004 - Assembly Health and Human Services Committee

History 01/13/2004 - Introduced and referred to Assembly Health and Human
: Services Committee.

Position Monitor

n:

Bill: **A336**

Sponsor Weinberg (D37); Quigley (D32); Manzo (D31) +3

s:

Summary Provides in-network benefits to patient with disability for services
: provided by out-of-network provider under certain circumstance.

Related 2002:A2759; 2002:S1919

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Status: 03/22/2004 - Senate Health, Human Services and Senior Citizens
Committee

History 01/13/2004 - Introduced and referred to Assembly Health and Human
: Services Committee.

02/09/2004 - Reported out of committee, 2nd reading in Assembly.

03/11/2004 - Passed in Assembly 79-0-0.

03/22/2004 - Received in Senate and referred to Senate Health, Human
Services and Senior Citizens Committee.

Position Support

n:

Bill: **A340 Aca (1R)**

Sponsors: Weinberg (D37); Conaway (D7); Manzo (D31) +4

Summary: Establishes voluntary Statewide physician joint purchasing
alliance.

Related: 2002:A3157; 2002:S2266

Status: 11/15/2004 - Passed in the Assembly

History: 01/13/2004 - Introduced and referred to Assembly Health and Human
Services Committee.

11/08/2004 - Reported out of committee with committee amendments,
2nd reading in Assembly.

11/15/2004 - Passed in Assembly 78-0-0.

Position: Oppose

Bill: A637
 Sponsors: Stender (D22)
 Summary: Requires health insurers to provide health benefits coverage for treatment of pathological gambling.
 Related: 2002:A3371
 Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee
 History: 01/13/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
 Position: Oppose

Bill: A717
 Sponsors: Bodine (R8); Chatzidakis (R8)
 Summary: Creates commission to study ways to increase insurance competition in New Jersey.
 Related: 2002:A2356; 2002:S1539
 Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee
 History: 01/13/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Bill: A912
 Sponsor Connors, C. (R9); Rumpf (R9)
 Summary: Requires health insurers to cover Lyme disease.
 Related: 2004:S1308; 2002:A984; 2002:A1328; 2000:A690; 2000:A994; 2000:S626; 1998:A392; 1998:S915; 1996:A1004; 1996:S861; 1994:A849; 1994:S271; 1992:A2553; 1992:S1297
 Status: 01/13/2004 - Assembly Health and Human Services Committee
 History: 01/13/2004 - Introduced and referred to Assembly Health and Human Services Committee.
 Position: Oppose
 Notes: 3-17-04 Oppose per Dave Mordo on the grounds that it allows coverage for "experimental" treatment which could be costly

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Bill: **A947 Acs (ACS)**

Sponsor Impreveduto (D32); Cohen (D20); Rumpf (R9); Connors, C. (R9) +4
s:

Summary Requires that chiropractic physicians, podiatric physicians,
: allopathic physicians, and osteopathic physicians be reimbursed at
same rate as other health care providers under various health and
accident plans.

Related 2004:S1690; 2002:A1019; 2002:S2815; 2000:A1883; 1998:A411; 1996:A2955
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Status: 05/27/2004 - 2nd reading in the Assembly

History 01/13/2004 - Introduced and referred to Assembly Financial
: Institutions and Insurance Committee.

05/13/2004 - Reported out of committee with committee substitute,
referred to Assembly Appropriations Committee.

05/27/2004 - Reported out of committee, 2nd reading in Assembly.

Positio Oppose

n:

Bill: **A1080 Aca (1R)**

Sponsor Cryan (D20); Barnes (D18); Chiappone (D31) +2
s:

Summary "New Jersey Identity Theft Prevention Act".
:

Status: 10/04/2004 - Assembly Financial Institutions and Insurance Committee

History 01/13/2004 - Introduced and referred to Assembly Consumer Affairs.
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10/04/2004 - Reported out of committee with committee amendments,
referred to Assembly Financial Institutions and Insurance Committee.

Positio Monitor

n:

Notes: 5-16-04 Monitor per Dave Mordo.

Bill: **A1104**

Sponsor Corodemus (R11)
s:

Summary Requires HMOs and small employer health benefits plans that cover
: routine foot care to permit podiatric physicians to provide such
services.

Related 2002:A1369; 2000:A1205; 1998:A1400; 1996:A2905
:

Status: 01/13/2004 - Assembly Health and Human Services Committee

History 01/13/2004 - Introduced and referred to Assembly Health and Human
: Services Committee.

Positio Monitor

n:

Bill: **A1106**
 Sponsors: Corodemus (R11)
 Summary: Defines routine foot care services under an insurance policy.
 Related: 2004:S692; 2002:A1371; 2002:S2715; 2000:A1941; 2000:S787
 Status: 01/13/2004 - Assembly Health and Human Services Committee
 History: 01/13/2004 - Introduced and referred to Assembly Health and Human Services Committee.
 Position: Monitor

Bill: **A1520**
 Sponsors: Conaway (D7)
 Summary: Requires health insurers to cover costs of tobacco use cessation services.
 Related: 2002:A3855
 Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee
 History: 01/13/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
 Position: Oppose
 Notes: 2-16-04 Oppose per Dave Mordo

Bill: **A1522**
 Sponsor Conaway (D7)
 s:
 Summary Prevents managed care plan from denying coverage for certain health care services provided to covered person solely because covered person did not present referral to provider who performed services.
 Related 2002:A3913
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 Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee
 History 01/13/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
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 Positio Monitor
 n:
 Comment 12-14-03 Added as monitor per Dave Mordo.
 s:

Bill: **A1574**

Sponsor Pou (D35); Steele (D35)

s:

Summary Requires health insurers, Medicaid and NJ FamilyCare to provide
: coverage for comprehensive program of pediatric feeding and
swallowing services.

Related 2004:S528; 2002:A3146; 2002:S2200

:

Status: 01/13/2004 - Assembly Financial Institutions and Insurance Committee

History 01/13/2004 - Introduced and referred to Assembly Financial

: Institutions and Insurance Committee.

Position Monitor

n:

Bill: **A1593 Acs (ACS)**

Sponsors Burzichelli (D3); Van Drew (D1); Fisher (D3); Johnson (D37); Cohen
: (D20); Scalera (D36); Diegnan (D18) +8

Summary: Establishes New Jersey Rx Program to reduce prescription drug
prices.

Related: 2004:S590; 2002:A3873; 2002:S2752

Status: 06/14/2004 - Assembly Appropriations Committee

History: 01/13/2004 - Introduced and referred to Assembly Health and Human
Services Committee.

06/14/2004 - Reported out of committee with committee substitute,
referred to Assembly Appropriations Committee.

Position Monitor

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Comments 11-28-03 Added as monitor per Dennis Cuccinelli.

: 12-13-03 Added as monitor per Dave Mordo.

Bill: **A1834 Aca (1R)**

Sponsor Green (D22); Cryan (D20) +15

s:

Summary Requires health care facilities to report certain information about
: their health care staff to their respective professional boards or
DHSS.

Related 2004:S649; 2002:A4054; 2002:S2851

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Status: 05/27/2004 - 2nd reading in the Assembly

History 01/22/2004 - Introduced and referred to Assembly Health and Human
: Services Committee.

05/27/2004 - Reported out of committee with committee amendments,
2nd reading in Assembly.

Position Monitor

n:

Bill: **A1883**

Sponsor Oliver (D34) +2

s:

Summary Prohibits hospital from denying admission or services to patient
: based on patient's HMO coverage, and requires HMO's to cover
: legitimate emergency health care.

Related 2002:A1715; 2002:S537; 2000:A131; 2000:S750; 1998:A3429

:

Status: 01/22/2004 - Assembly Financial Institutions and Insurance Committee

History 01/22/2004 - Introduced and referred to Assembly Financial

: Institutions and Insurance Committee.

Positio Monitor

n:

Bill: **A1911 Aca (1R)**

Sponsor Weinberg (D37); Manzo (D31) +3

s:

Summary Requires health care providers to offer parents of infants option to
: screen for disorders for which State does not require screening.

Related 2004:S840; 2002:A3875

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Status: 05/05/2004 - Bill or Resolution Signed by the Governor

History 01/22/2004 - Introduced and referred to Assembly Health and Human

: Services Committee. Reported out of committee with committee
: amendments, 2nd reading in Assembly.

02/05/2004 - Passed in Assembly 76-0-0.

02/09/2004 - Received in Senate and referred to Senate Health, Human
: Services and Senior Citizens Committee.

03/01/2004 - Reported out of committee, 2nd reading in Senate.

03/22/2004 - Substituted for S-840. Passed in Senate and sent to
: Governor 39-0.

05/05/2004 - Signed by the Governor P.L.2004, c.12.

Positio Monitor

n:

Comment 1-22-04 Added per Dave Mordo.

s:

11

Bill: **A1913 AcaAaAaAa (4R)**

Sponsor Weinberg (D37); Vandervalk (R39); Gordon (D38) +1

s:

Summary Establishes Health Care Professional Regulation Study Commission and
: requires certain State professional licensing boards to take certain
actions.

Related 2002:A3985

:

Status: 03/22/2004 - Senate Commerce Committee

History 01/22/2004 - Introduced and referred to Assembly Health and Human
: Services Committee. Reported out of committee with committee
amendments, 2nd reading in Assembly.

02/05/2004 - Amended on Assembly floor, 2nd reading in Assembly
(Weinberg).

02/23/2004 - Amended on Assembly floor, 2nd reading in Assembly
(Weinberg).

03/11/2004 - Amended on Assembly floor, 2nd reading in Assembly
(Weinberg).

03/15/2004 - Passed in Assembly 77-2-0.

03/22/2004 - Received in Senate and referred to Senate Commerce
Committee.

Positio Monitor

n:

Notes: 1-22-04 Added per Dave Mordo.

Bill: **A1914 Aca (1R)**

Sponsor Weinberg (D37); Cohen (D20); Previte (D6)

s:

Summary Requires small employer health insurance carriers to offer coverage
: for treatment of infertility.

Related 2004:S2105

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Status: 03/22/2004 - Senate Health, Human Services and Senior Citizens
Committee

History 01/22/2004 - Introduced and referred to Assembly Health and Human
: Services Committee. Reported out of committee with committee
amendments, referred to Assembly Financial Institutions and Insurance
Committee.

02/09/2004 - Reported out of committee, 2nd reading in Assembly.

03/15/2004 - Passed in Assembly 72-6-1.

03/22/2004 - Received in Senate and referred to Senate Health, Human
Services and Senior Citizens Committee.

Positio Oppose

n:

Notes: 9-9-04 Legislative Committee has made this a priority, position paper
to be drafted.

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Bill: **A1954**

Sponsor Van Drew (D1)

s:

Summary Prohibits insurer offering managed care plan from denying
: participation in its network to a health care provider willing to
meet its contract terms.

Related 2002:A3878

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Status: 01/26/2004 - Assembly Financial Institutions and Insurance Committee

History 01/26/2004 - Introduced and referred to Assembly Financial
: Institutions and Insurance Committee.

Position Monitor

n:

Comment 12-14-03 Added as monitor per Dave Mordo.

s:

Bill: **A1986 Aca (1R)**

Sponsors Weinberg (D37); Gordon (D38); Manzo (D31); Cohen (D20) +1

:

Summary: Establishes "New Jersey Health Care Access Study Commission."

Related: 2004:S1908

Status: 03/22/2004 - Senate Health, Human Services and Senior Citizens
Committee

History: 01/26/2004 - Introduced and referred to Assembly Health and Human
Services Committee.

02/09/2004 - Reported out of committee with committee amendments,
2nd reading in Assembly.

03/11/2004 - Passed in Assembly 74-5-0.

03/22/2004 - Received in Senate and referred to Senate Health, Human
Services and Senior Citizens Committee.

Position Oppose

:

Notes: 2-16-04 Oppose per Dave Mordo

Bill: **A2006**

Sponsors Weinberg (D37)

:

Summary: Establishes voluntary Statewide joint purchasing alliance for
persons covered by individual health benefits plans.

Related: 2002:A3621

Status: 01/26/2004 - Assembly Financial Institutions and Insurance Committee

History: 01/26/2004 - Introduced and referred to Assembly Financial
Institutions and Insurance Committee.

Position Oppose

:

Notes: Oppose per Jack Kalosy on 6-10-03

Bill: A2014

Sponsors Cryan (D20); Chiappone (D31)

:

Summary: Requires health insurance coverage for hair headpieces for patients receiving chemotherapy treatment for cancer.

Related: 2004:S508; 2002:A637; 2002:S392; 2000:A3280; 2000:S1741

Status: 02/05/2004 - Assembly Financial Institutions and Insurance Committee

History: 02/05/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Position Oppose

:

Notes: 2-16-04 Oppose per Dave Mordo

Bill: A2088 AcaAa (2R)

Sponsors: Caraballo (D29); Vas (D19); Cruz-Perez (D5) +2

Summary: Clarifies that advertisements by licensed professionals are subject to the Consumer Fraud Act.

Related: 2004:S1972

Status: 04/29/2004 - Senate Commerce Committee

History: 02/09/2004 - Introduced and referred to Assembly Consumer Affairs.

02/26/2004 - Reported out of committee with committee amendments, 2nd reading in Assembly.

03/11/2004 - Amended on Assembly floor, 2nd reading in Assembly (Caraballo).

03/15/2004 - Passed in Assembly 78-1-0.

03/22/2004 - Received in Senate w/o committee reference, 2nd reading in Senate.

04/29/2004 - Referred to Senate Commerce Committee.

Position: Oppose

Bill: A2116

Sponsors: Cohen (D20); Manzo (D31)

Summary: Requires managed care carriers to provide certain physicians with fee schedules.

Related: 2004:S1314; 2002:A2926; 2002:S317; 2000:A3952; 2000:S1735

Status: 02/09/2004 - Assembly Financial Institutions and Insurance Committee

History: 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Position: Monitor

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Bill: **A2117 Aca (1R)**

Sponsor Cohen (D20); Weinberg (D37) +1

s:

Summary Provides for continued health benefits coverage for certain persons covered under small employer health benefits plans in certain circumstances.

Related 2004:S963; 2002:A3968; 2002:S2073

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Status: 10/07/2004 - Substituted by another bill

History 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

05/13/2004 - Reported out of committee with committee amendments, 2nd reading in Assembly.

10/07/2004 - Substituted by S-963 (1R).

Position Support

n:

Notes: 12-14-03 Monitor per Dave Mordo.

2-16-04 Change position from monitor to support per Dave Mordo.

9-9-04 Legislative Committee has made this a priority, position paper to be drafted.

Bill: **A2162**

Sponsors: Gusciora (D15); Manzo (D31)

Summary: Requires health insurers to cover Hepatitis B vaccination costs.

Related: 2004:S686; 2002:A300; 2002:S498; 2000:A3530; 2000:S2413

Status: 02/09/2004 - Assembly Financial Institutions and Insurance Committee

History: 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Position: Oppose

Notes: 2-16-04 Oppose per Dave Mordo

Bill: **A2168**

Sponsors Diegnan (D18); Vas (D19); Manzo (D31) +1

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Summary: Requires insurance coverage for magnetic resonance imaging for women at high risk for breast cancer.

Related: 2002:A4051

Status: 02/09/2004 - Assembly Financial Institutions and Insurance Committee

History: 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.

Position Support

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Notes: 2-16-04 Change position from monitor to support per Dave Mordo

Bill: A2214 Aca (1R)

Sponsors: Weinberg (D37); Manzo (D31); Gordon (D38) +1
 Summary: "Patient Safety Act"; establishes medical error reporting system.
 Related: 2004:S557; 2002:A3983; 2002:S2793
 Status: 03/15/2004 - Substituted by another bill
 History: 02/09/2004 - Introduced and referred to Assembly Health and Human Services Committee.
 03/04/2004 - Reported out of committee with committee amendments, 2nd reading in Assembly.
 03/15/2004 - Substituted by S-557 (SCS/1R).
 Position: Support
 Notes: 2-16-04 Support per Dave Mordo

Bill: A2220

Sponsors: Dancer (R30); Malone (R30)
 Summary: Requires health insurers to provide coverage for hearing aids.
 Related: 2004:S218; 2002:A2276; 2002:S864
 Status: 02/09/2004 - Assembly Financial Institutions and Insurance Committee
 History: 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
 Position: Monitor
 Notes: 2-16-04 Support per Dave Mordo
 2-19-04 Change to monitor per Jack Kalosy

Bill: A2260

Sponsors: Wisniewski (D19); Conaway (D7) +1
 Summary: Requires health insurers to cover well baby visits during the first two years of life.
 Related: 2004:S688; 2002:A374; 2002:S2095; 2000:A1692; 1998:A1939
 Status: 02/09/2004 - Assembly Financial Institutions and Insurance Committee
 History: 02/09/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
 Position: Support

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Bill: **A2261 Sca (1R)**

Sponsor Voss (D38); Greenstein (D14); Weinberg (D37); Roberts (D5); Cohen
s: (D20) +20

Summary Requires insurers and SHBP to cover mammograms for women under 40
: under certain circumstances.

Related 2004:S862; 2004:S1530

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Status: 07/07/2004 - Bill or Resolution Signed by the Governor

History 02/09/2004 - Introduced and referred to Assembly Financial

: Institutions and Insurance Committee.

02/26/2004 - Reported out of committee, referred to Assembly
Appropriations Committee.

03/04/2004 - Reported out of committee, 2nd reading in Assembly.

03/11/2004 - Passed in Assembly 79-0-0.

03/22/2004 - Received in Senate and referred to Senate Health, Human
Services and Senior Citizens Committee.

06/07/2004 - Reported out of committee with committee amendments,
2nd reading in Senate.

06/17/2004 - Substituted for S-862/S-1409/S-1530 (SCS). Passed in
Senate 39-0. Received in Assembly, 2nd reading in Assembly to concur
with Senate amendments.

06/24/2004 - Passed in Assembly and sent to Governor 77-0-0.

07/07/2004 - Signed by the Governor P.L.2004, c.86.

Position Support

n:

Notes: 2-16-04 Support per Dave Mordo

Bill: **A2292**

Sponsors Conaway (D7)

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Summary: Authorizes insurance coverage in a divorce action to continue
regardless of whether custody is at issue.

Related: 2002:A3912

Status: 02/09/2004 - Assembly Financial Institutions and Insurance
Committee

History: 02/09/2004 - Introduced and referred to Assembly Financial
Institutions and Insurance Committee.

Position Monitor

:

Comments 12-14-03 Added as monitor per Dave Mordo.

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Bill: **A2359**

Sponsor Impreveduto (D32); Cohen (D20)

s:

Summary Requires that chiropractic physicians, podiatric physicians,
: allopathic physicians, and osteopathic physicians be reimbursed at
same rate under various health and accident plans.

Status: 05/13/2004 - Combined with another bill

History 02/23/2004 - Introduced and referred to Assembly Financial
: Institutions and Insurance Committee.

05/13/2004 - Combined with A-947 (ACS).

Positio Oppose

n:

Bill: **A2580**

Sponsor Weinberg (D37); Johnson (D37)

s:

Summary Establishes NJ-COBRA and provides for continuation of coverage in
: small employer and larger group health plans for unlimited period of
time to qualified persons.

Status: 03/15/2004 - Assembly Financial Institutions and Insurance Committee

History 03/15/2004 - Introduced and referred to Assembly Financial
: Institutions and Insurance Committee.

Positio Oppose

n:

Notes: 3-17-04 Oppose actively per Jack Kalosy.

9-9-04 Legislative Committee has made this a priority, position
paper to be drafted.

Bill: **A2675**

Sponsors Manzo (D31)

:

Summary: Prohibits HMO from imposing certain restrictions regarding
provision of health care services to enrollees.

Related: 2004:S882; 2002:A909; 2002:S962; 2000:A288; 2000:S899; 1998:A326;
1998:S734; 1996:A2499

Status: 05/06/2004 - Assembly Financial Institutions and Insurance
Committee

History: 05/06/2004 - Introduced and referred to Assembly Financial
Institutions and Insurance Committee.

Position Monitor

:

18

Bill: **A2816**
Sponsors: Weinberg (D37); Greenwald (D6)
Summary: Requires binding arbitration in contract disputes between hospitals and health insurance carriers.
Status: 05/13/2004 - Assembly Health and Human Services Committee
History: 05/13/2004 - Introduced and referred to Assembly Health and Human Services Committee.
Position: Monitor

Bill: **A3379**
Sponsor Cohen (D20)
s:
Summary Credits coverage under Medicaid and NJ FamilyCare towards employer's minimum participation rate under NJ Small Employer Health Benefits Program.
Related 2004:S1912
:
Status: 10/18/2004 - Assembly Financial Institutions and Insurance Committee
History 10/18/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
Positio Support
n:
Notes: 10-7-04 Support per Jack Kalosy.

Bill: **A3440**
Sponsors: Cohen (D20)
Summary: Provides for establishment of health savings accounts.
Status: 10/25/2004 - Assembly Financial Institutions and Insurance Committee
History: 10/25/2004 - Introduced and referred to Assembly Financial Institutions and Insurance Committee.
Position: Support
Notes: 10-25-04 Support per Dave Mordo.

Bill: **S218**
Sponsors: Singer (R30); Vitale (D19) +3
Summary: Requires health insurers to provide coverage for hearing aids.
Related: 2004:A2220; 2002:A2276; 2002:S864
Status: 01/13/2004 - Senate Commerce Committee
History: 01/13/2004 - Introduced and referred to Senate Commerce Committee.
Position: Support
Notes: 2-16-04 Support per Dave Mordo

Bill: S370

Sponsors: Turner (D15); Bucco (R25) +3

Summary: Provides for regulation of certain call center communications by Division of Consumer Affairs.

Related: 2004:A840; 2002:A3529; 2002:S2611

Status: 01/13/2004 - Senate Commerce Committee

History: 01/13/2004 - Introduced and referred to Senate Commerce Committee.

Position: Oppose

Bill: S425

Sponsors Littell (R24)

:

Summary: Permits continued NJ FamilyCare eligibility for parent whose child turns 19 under certain circumstances.

Related: 2004:A302; 2002:A3097; 2002:S2104

Status: 01/13/2004 - Senate Health, Human Services and Senior Citizens Committee

History: 01/13/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

Position Monitor

:

Bill: S508

Sponsors Sacco (D32); Karcher (D12) +3

:

Summary: Requires health insurance coverage for hair headpieces for patients receiving chemotherapy treatment for cancer.

Related: 2004:A2014; 2002:A637; 2002:S392; 2000:A3280; 2000:S1741

Status: 01/13/2004 - Senate Commerce Committee

History: 01/13/2004 - Introduced and referred to Senate Commerce Committee.

Position Oppose

:

Notes: 2-16-04 Oppose per Dave Mordo

20

Bill: **S528**

Sponsor Girgenti (D35); Bucco (R25) +1

s:

Summary Requires health insurers, Medicaid and NJ FamilyCare to provide coverage for comprehensive program of pediatric feeding and swallowing services.

Related 2004:A1574; 2002:A3146; 2002:S2200

:

Status: 01/13/2004 - Senate Health, Human Services and Senior Citizens Committee

History 01/13/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

Position Monitor

:

Bill: **S536**

Sponsors Vitale (D19) +15

:

Summary: "Health Care Claims Payment Responsibility Act."

Related: 2002:A1778; 2002:S486; 2000:A1656; 2000:S370; 1998:A2626; 1998:S1455

Status: 01/13/2004 - Senate Health, Human Services and Senior Citizens Committee

History: 01/13/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

Position Monitor

:

Bill: **S552**

Sponsors Vitale (D19); Singer (R30)

:

Summary: Requires Medicaid coverage of HIV drug resistance testing.

Related: 2002:A1933; 2002:A2444; 2002:S2256

Status: 01/26/2004 - Withdrawn from the files

History: 01/13/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.
01/26/2004 - Withdrawn from the files.

Position Monitor

:

21

Bill: **S557 ScsAca (SCS/1R)**
Sponsor Vitale (D19); Girgenti (D35); Weinberg (D37); Manzo (D31); Gordon
s: (D38) +6
Summary "Patient Safety Act"; establishes medical error reporting system.
:
Related 2004:A2214; 2002:A3983; 2002:S2793
:
Status: 04/27/2004 - Bill or Resolution Signed by the Governor
History 01/13/2004 - Introduced and referred to Senate Health, Human
:
Services and Senior Citizens Committee.
01/26/2004 - Reported out of committee with committee substitute,
2nd reading in Senate.
02/23/2004 - Passed in Senate 39-0. Received in Assembly and
referred to Assembly Health and Human Services Committee.
03/04/2004 - Reported out of committee with committee amendments,
2nd reading in Assembly.
03/15/2004 - Substituted for A-2214 (1R). Passed in Assembly 78-0-1.
03/22/2004 - Received in Senate, 2nd reading in Senate to concur
with Assembly amendments.
03/29/2004 - Passed in Senate and sent to Governor 36-0.
04/27/2004 - Signed by the Governor P.L.2004, c.9.
Positio Support
n:
Notes: 2-16-04 Support per Dave Mordo

Bill: **S649**
Sponsor Kavanaugh (R16)
s:
Summary Requires health care facilities to report certain information about
:
their health care staff to their respective professional boards or
DHSS.
Related 2004:A1834; 2002:A4054; 2002:S2851
:
Status: 01/26/2004 - Senate Health, Human Services and Senior Citizens
Committee
History 01/26/2004 - Introduced and referred to Senate Health, Human
:
Services and Senior Citizens Committee.
Positio Monitor
n:

22

Bill: **S686**

Sponsors Vitale (D19)

:

Summary: Requires health insurers to cover Hepatitis B vaccination costs.

Related: 2004:A2162; 2002:A300; 2002:S498; 2000:A3530; 2000:S2413

Status: 01/26/2004 - Senate Health, Human Services and Senior Citizens Committee

History: 01/26/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

Position Oppose

:

Notes: 2-16-04 Oppose per Dave Mordo

Bill: **S688**

Sponsors Vitale (D19)

:

Summary: Requires health insurers to cover well baby visits during the first two years of life.

Related: 2004:A2260; 2002:A374; 2002:S2095; 2000:A1692; 1998:A1939

Status: 01/26/2004 - Senate Health, Human Services and Senior Citizens Committee

History: 01/26/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

Position Support

:

Bill: **S840**

Sponsor Vitale (D19); Sarlo (D36)

s:

Summary Requires health care providers to offer parents of infants option to screen for disorders for which State does not require screening.

Related 2004:A1911; 2002:A3875

:

Status: 03/22/2004 - Substituted by another bill

History 02/05/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.

:

03/01/2004 - Reported out of committee, 2nd reading in Senate.

03/22/2004 - Substituted by A-1911 (1R).

Position Monitor

n:

23

Bill: **S862 Scs (SCS)**

Sponsors Karcher (D12); Codey (D27); Sarlo (D36); Buono (D18); Madden (D4)
:

Summary: Requires insurers and SHBP to cover mammograms for women under 40
under certain circumstances.

Related: 2004:A2261; 2004:S1530

Status: 06/17/2004 - Substituted by another bill

History: 02/09/2004 - Introduced and referred to Senate Health, Human
Services and Senior Citizens Committee.
06/07/2004 - Reported out of committee with committee substitute,
2nd reading in Senate.
06/17/2004 - Substituted by A-2261 (1R).

Position Support

:

Notes: 2-16-04 Support per Dave Mordo

Bill: **S882**

Sponsors Turner (D15)

:

Summary: Prohibits HMO from imposing certain restrictions regarding
provision of health care services to enrollees.

Related: 2004:A2675; 2002:A909; 2002:S962; 2000:A288; 2000:S899; 1998:A326;
1998:S734; 1996:A2499

Status: 02/09/2004 - Senate Health, Human Services and Senior Citizens
Committee

History: 02/09/2004 - Introduced and referred to Senate Health, Human
Services and Senior Citizens Committee.

Position Monitor

:

24

Bill: **S963 Aca (1R)**

Sponsor Singer (R30); Allen (R7); Cohen (D20); Weinberg (D37) +2

s:

Summary Provides for continued health benefits coverage for certain persons covered under small employer health benefits plans in certain circumstances.

Related 2004:A2117; 2002:A3968; 2002:S2073

:

Status: 10/25/2004 - Passed in both houses

History 02/09/2004 - Introduced and referred to Senate Commerce Committee.

: 03/08/2004 - Reported out of committee, 2nd reading in Senate.

03/22/2004 - Passed in Senate 39-0.

05/03/2004 - Received in Assembly and referred to Assembly Financial Institutions and Insurance Committee.

05/13/2004 - Reported out of committee with committee amendments, 2nd reading in Assembly.

10/07/2004 - Substituted for A-2117 (1R). Passed in Assembly 77-0-0.

10/14/2004 - Received in Senate, 2nd reading in Senate to concur with Assembly amendments.

10/25/2004 - Passed in Senate and sent to Governor 38-0.

Position Support

n:

Notes: 9-9-04 Legislative Committee has made this a priority, position paper to be drafted.

Comment 12-14-03 Monitor per Dave Mordo.

s:

Bill: **S1202**

Sponsors Bucco (R25)

:

Summary: Requires health insurers to provide coverage for prosthetic appliances obtained from any licensed prosthetist.

Related: 2002:S262; 2000:S1692

Status: 02/24/2004 - Senate Commerce Committee

History: 02/24/2004 - Introduced and referred to Senate Commerce Committee.

Position Monitor

:

Notes: 3-2-04 Monitor per Jack Kalosy

25

Bill: **S1259 Sca (1R)**

Sponsor Kean, T. (R21); Scutari (D22) +1

s:

Summary Provides that advertisements by persons licensed, registered,
: appointed or certified to practice profession or occupation are
subject to consumer fraud act.

Status: 04/29/2004 - Senate Commerce Committee

History 02/24/2004 - Introduced and referred to Senate Commerce Committee.

: 03/08/2004 - Reported out of committee with committee amendments,
2nd reading in Senate.

04/29/2004 - Referred to Senate Commerce Committee.

Position Monitor

n:

Bill: **S1300**

Sponsors Buono (D18); Vitale (D19)

:

Summary: Revises health wellness insurance benefits.

Related: 2004:A296; 2002:A2412; 2002:S1746

Status: 03/08/2004 - Senate Health, Human Services and Senior Citizens
Committee

History: 03/08/2004 - Introduced and referred to Senate Health, Human
Services and Senior Citizens Committee.

Position Oppose

:

Notes: 3-17-04 Oppose per Jack Kalosy on the grounds that it increases
benefits and removes the maximum on preventive care.

9-9-04 Legislative Committee has made this a priority, position
paper to be drafted.

Bill: **S1308**

Sponsor Buono (D18)

s:

Summary Requires health insurers to cover Lyme disease.

:

Related 2004:A912; 2002:A984; 2002:A1328; 2000:A690; 2000:A994; 2000:S626;

: 1998:A392; 1998:S915; 1996:A1004; 1996:S861; 1994:A849; 1994:S271;
1992:A2553; 1992:S1297

Status: 03/08/2004 - Senate Health, Human Services and Senior Citizens
Committee

History 03/08/2004 - Introduced and referred to Senate Health, Human Services
: and Senior Citizens Committee.

Position Oppose

n:

Notes: 3-17-04 Oppose per Dave Mordo on the grounds that it allows coverage
for "experimental" treatment which could be costly.

Bill: **S1314 ScaSa (2R)**
 Sponsors: Buono (D18)
 Summary: Requires managed care carriers to provide certain physicians with fee schedules.
 Related: 2004:A2116; 2002:A2926; 2002:S317; 2000:A3952; 2000:S1735
 Status: 10/25/2004 - 2nd reading in the Senate
 History: 03/08/2004 - Introduced and referred to Senate Commerce Committee.
 10/04/2004 - Reported out of committee with committee amendments, 2nd reading in Senate.
 10/25/2004 - Amended on Senate floor, 2nd reading in Senate 32-0 (Buono).
 Position: Monitor

Bill: **S1530**
 Sponsors Madden (D4); Sweeney (D3)
 :
 Summary: Requires health benefits coverage for annual mammograms for women under 40 under certain circumstances.
 Related: 2004:A2261; 2004:S862
 Status: 06/07/2004 - Combined with another bill
 History: 04/29/2004 - Introduced and referred to Senate Health, Human Services and Senior Citizens Committee.
 06/07/2004 - Combined with S-862/S-1409 (SCS).
 Position Support
 :

Bill: **S1572**
 Sponsors: Singer (R30)
 Summary: Concerns rating systems for individual and small employer health benefits plans.
 Status: 05/10/2004 - Senate Commerce Committee
 History: 05/10/2004 - Introduced and referred to Senate Commerce Committee.
 Position: Support
 Notes: 5-11-04 Support per Jack Kalosy.
 9-9-04 Legislative Committee has made this a priority, position paper to be drafted.

27

Bill: **S1683**

Sponsor Vitale (D19)

s:

Summary Requires SHBP and health insurers providing dependent coverage to
: cover unmarried dependent children until their 26th birthday.

Status: 09/17/2004 - Senate Health, Human Services and Senior Citizens
Committee

History 06/10/2004 - Introduced and referred to Senate Health, Human
: Services and Senior Citizens Committee.

09/17/2004 - Pension and Health Benefits Review Commission reviewed
and recommended to not enact.

Position Oppose

n:

Notes: 6-16-04 Oppose per Jack Kalosy.

9-9-04 Legislative Committee has made this a priority, position
paper to be drafted.

Bill: **S1690**

Sponsor Kavanaugh (R16); Baer (D37)

s:

Summary Requires that chiropractic physicians, podiatric physicians,
: allopathic physicians, and osteopathic physicians be reimbursed at
same rate as other health care providers under various health and
accident plans.

Related 2004:A947; 2002:A1019; 2002:S2815; 2000:A1883; 1998:A411; 1996:A2955
:

Status: 06/14/2004 - Senate Commerce Committee

History 06/14/2004 - Introduced and referred to Senate Commerce Committee.
:

Position Oppose

n:

28

Bill: **S1912**

Sponsor Vitale (D19)

s:

Summary Credits coverage under Medicaid and NJ FamilyCare towards employer's
: minimum participation rate under NJ Small Employer Health Benefits
Program.

Related 2004:A3379

:

Status: 10/14/2004 - 2nd reading in the Senate

History 10/04/2004 - Introduced and referred to Senate Health, Human
: Services and Senior Citizens Committee.

10/14/2004 - Reported out of committee, 2nd reading in Senate.

Position: Support

n:

Notes: 10-7-04 Support per Jack Kalosy.

Bill: **S1972**

Sponsors: Scutari (D22)

Summary: Clarifies that advertisements by licensed professionals are
subject to the Consumer Fraud Act.

Related: 2004:A2088

Status: 10/18/2004 - Senate Commerce Committee

History: 10/18/2004 - Introduced and referred to Senate Commerce Committee.

Position: Oppose

Respectfully Submitted,

Jack Kalosy

NJ State Legislative Chair