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## HOUSE JOINT RESOLUTION NO. 44 INTRODUCED BY FRITZ

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA REQUESTING THE LEGISLATIVE COUNCIL TO DESIGNATE AN APPROPRIATE INTERIM COMMITTEE OR TO DIRECT SUFFICIENT STAFF RESOURCES TO STUDY THE FEASIBILITY OF A STATEWIDE PUBLIC SCHOOL RISK POOL AND HEALTH BENEFIT PLAN.

WHEREAS, two bills considered by the 2003 Montana Legislature purported to create a statewide risk pool and health benefit plan for school district employees and their dependents; and

WHEREAS, the legislative hearings on House Bill No. 302 and Senate Bill No. 259 highlighted a great number of unresolved issues and unanswered questions; and

WHEREAS, the concept of a statewide risk pool is very complex and technical; and

WHEREAS, a complete study of the feasibility of a statewide risk pool and health benefit plan has not been completed; and

WHEREAS, it is prudent and advisable to ensure that all of the issues and questions surrounding a statewide risk pool and health benefit plan are addressed and resolved prior to the enactment of legislation mandating that Montana school districts participate in a statewide pool.

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA:

That the Legislative Council be requested to designate an appropriate interim committee, pursuant to section 5-5-217, MCA, or direct sufficient staff resources to study the feasibility of a statewide risk pool and health benefit plan for school district employees and their dependents, with particular focus on the following questions:

- (1) Can the health insurance crisis for small school districts be solved?
- (2) Can a statewide risk pool and health benefit plan help school district employees afford health care coverage?
  - (3) Can adverse selection in a statewide risk pool and health benefit plan be avoided?
  - (4) Can a statewide risk pool and health benefit plan reduce health care costs?
- (5) Can a statewide risk pool and health benefit plan avoid imposing an unfunded mandate on school districts?

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(6) Can a statewide risk pool and health benefit plan avoid pricing classified and retired school district employees out of the pool?

- (7) What funding mechanisms are available for funding a statewide risk pool and health benefit plan?
- (8) Can the funding mechanisms ensure the viability of the statewide risk pool and health benefit plan over time?
- (9) Are there other issues and questions that need to be addressed regarding a statewide risk pool and health benefit plan for school district employees?

BE IT FURTHER RESOLVED, that a health insurance actuarial CONSULTING firm MAY be employed to consult with the committee or the staff on the study IF FUNDING IS AVAILABLE.

BE IT FURTHER RESOLVED, that, if the study is assigned to staff, any findings or conclusions be presented to and reviewed by an appropriate interim committee designated by the Legislative Council.

BE IT FURTHER RESOLVED, that two reports on the progress of the study be presented to the Governor during the interim.

BE IT FURTHER RESOLVED, that all aspects of the study, including presentation and review requirements, be concluded prior to September 15, 2004.

BE IT FURTHER RESOLVED, that the final results of the study, including any findings, conclusions, comments, or recommendations of the appropriate committee, be reported to the 59th Legislature.

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