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HOUSE JOINT RESOLUTION NO. 1 INTRODUCED BY J. KEANE

BY REQUEST OF THE ECONOMIC AFFAIRS INTERIM COMMITTEE

A JOINT RESOLUTION OF THE SENATE AND THE HOUSE OF REPRESENTATIVES OF THE STATE OF MONTANA URGING CONGRESS TO DEVELOP HEALTH CARE REFORMS ADDRESSING THE INCREASING COSTS OF HEALTH CARE, THE INCREASING NUMBER OF PEOPLE WITHOUT HEALTH INSURANCE, A LACK OF UNIFORM QUALITY, AND DISPARATE HEALTH CARE LEGISLATION AMONG STATES THAT IMPACTS THE NATION'S ECONOMY AND AMERICANS' HEALTH.

WHEREAS, the cost of health care is increasing at a rate higher than the rate of consumer inflation and driving up costs of businesses, workers, retirees, and state government for health insurance or health care coverage and workers' compensation health care costs; and

WHEREAS, the impacts of rising health care costs decrease profits for companies that provide health insurance for employees and lower profits from what they otherwise might have been, thus decreasing investment income for retirement funds that invest in these companies; and

WHEREAS, access to health care can be considered one of the many ways that government, in the words of the preamble to the U.S. Constitution, promotes "the common welfare" and helps Americans to avoid needless early mortality and lost productivity; and

WHEREAS, an estimated 19% of the Montana population is without health insurance coverage and yet still needs access to health care whether through insurance coverage, subsidized health care, incentives, or other methods of increasing access; and

WHEREAS, quality of health care may be uneven between rural and urban areas, income groups, or regions of the country because of separate state laws, lack of uniform guidelines of care, or other disparate reasons.

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

That the Congress of the United States be urged to:

(1) increase its work with states, businesses, labor groups, <u>HEALTH INSURERS, HEALTH BENEFIT PLANS,</u> health care providers, and consumers to address strategies that provide all Americans with basic health care

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coverage in a manner that positively addresses the increasing costs of health care, the increasing numbers of Americans without health insurance coverage or access to health care, and the uneven quality of health care;

- (2) include in its objectives for health care reform a simplification of the current complex system of health care;
- (3) work with states, businesses, labor groups, <u>HEALTH INSURERS</u>, <u>HEALTH BENEFIT PLANS</u>, health care providers, and consumers to determine best practice health care guidelines and health care administration guidelines;
- (4) look at a health care financing system that recognizes inequity in ability to pay as well as the tendency to shift costs to others if pricing is out of line with ability to pay or impairs competitiveness; and AND

(5) WORK TO REDUCE THE NUMBER OF MANDATED HEALTHINSURANCE BENEFITS REQUIRING INSURERS TO COVER SPECIFIC SERVICES, PROVIDERS, AND BENEFITS AS THESE MANDATED BENEFITS HAVE BEEN SHOWN TO DRIVE UP THE COST OF HEALTH INSURANCE FOR ALL AMERICANS;

(6) WORK TO CREATE A COMPETITIVE MARKET-BASED HEALTH INSURANCE ENVIRONMENT AMONG THE STATES

BY ALLOWING INSURERS LICENSED TO SELL POLICIES IN ONE STATE TO SELL POLICIES IN ANY OTHER STATE; AND

 $\frac{(5)(7)(5)}{(7)(5)}$ encourage states to be the laboratory of innovation regarding health care reform and not preempt innovative state laws.

BE IT FURTHER RESOLVED, that the Secretary of State send copies of this resolution to the United States Congress and, specifically, to Montana's Congressional Delegation.

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