

## **BILL ANALYSIS**

Senate Research Center  
76R12069 DB-F

H.B. 1097  
By: Coleman (Madla)  
Economic Development  
5/13/1999  
Engrossed

### **DIGEST**

The Texas Health Insurance Risk Pool (pool) was established by the 71st Texas Legislature to provide medically uninsurable Texans with access to quality health care. There are several ways Texas residents may become eligible for coverage through the pool. H.B. 1097 would establish provisions regarding application requirements for participation in the Texas Health Insurance Risk Pool.

### **PURPOSE**

As proposed, H.B. 1097 establishes provisions regarding application requirements for participation in the Texas Health Insurance Risk Pool.

### **RULEMAKING AUTHORITY**

This bill does not grant any additional rulemaking authority to a state officer, institution, or agency.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Section 10(a), Article 3.77, Insurance Code, to require any individual person who is and continues to be a resident of Texas and a citizen of the United States to be eligible for coverage from the Texas Health Insurance Risk Pool (pool) if the individual provides to the pool certain information and documentation regarding rejection or refusal to issue substantially similar individual insurance for health reasons or existing medical conditions. Deletes text regarding the need for rejection from two insurers, the need to supply sufficient evidence, and not having applied for health insurance coverage.

SECTION 2. Effective date: September 1, 1999.  
Makes application of this Act prospective.

SECTION 3. Emergency clause.