

## **BILL ANALYSIS**

Senate Research Center  
77R1956 PB-D

S.B. 442  
By: Fraser  
Business & Commerce  
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As Filed

### **DIGEST AND PURPOSE**

Currently, many small businesses cannot afford to provide health insurance to their employees. As proposed, S.B. 442 creates a task force to review the Texas Health Insurance Risk Pool and small employer and individual health insurance in Texas.

### **RULEMAKING AUTHORITY**

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

### **SECTION BY SECTION ANALYSIS**

SECTION 1. DEFINITIONS. Defines “commissioner,” “department,” “small business,” and “task force.”

SECTION 2. TASK FORCE; MEMBERSHIP; QUALIFICATIONS. (a) Provides that the small business health benefits task force is established to make recommendations to the legislature with respect to improving the availability of group and individual health benefits coverage to employees of small businesses in this state.

(b) Provides that the task force is composed of certain appointees.

SECTION 3. POWERS AND DUTIES OF THE TASK FORCE. (a) Requires the task force to examine state and federal laws and rules regarding the provision of health benefits to employees and identify changes to law that would result in the extension of health benefits to more employees of small businesses in this state. Requires the task force, in particular, to examine the operation of certain plans and organizations.

(b) Requires the department to provide administrative support and services to the task force.

SECTION 4. REPORT. (a) Requires the task force, not later than September 1, 2002, to recommend to the Texas Department of Insurance the changes identified under Section 3 of this Act. Requires the commissioner of insurance not later than December 1, 2002, to submit to the governor, lieutenant governor, and speaker of the house of representatives a written report concerning the recommendations of the task force. Requires the report to include certain plans and recommendations.

SECTION 5. EXPIRATION. Provides that this Act expires and the task force is abolished June 1, 2003.