2009 SENATE BILL 73

February 18, 2009 – Introduced by Senators Vinehout, Erpenbach, Robson, Lehman, Carpenter, Wirch, Taylor, Coggs, Hansen and Miller, cosponsored by Representatives Bernard Schaber, Hraychuck and Berceau. Referred to Committee on Health, Health Insurance, Privacy, Property Tax Relief, and Revenue.

- 1 AN ACT *to amend* 149.12 (2) (c) and 149.14 (2) (a) of the statutes; **relating to:**
- the lifetime limit under the Health Insurance Risk-Sharing Plan.

Analysis by the Legislative Reference Bureau

The Health Insurance Risk-Sharing Plan (HIRSP), which is administered by the HIRSP Authority, provides health insurance coverage for persons who are covered under Medicare because they are disabled, persons who have tested positive for human immunodeficiency virus (HIV), persons who have been refused coverage, or coverage at an affordable price, in the private health insurance market because of their mental or physical health condition, and persons who do not currently have health insurance coverage but who were covered under certain types of health insurance coverage (creditable coverage) for at least 18 months in the past. The lifetime limit of benefits that HIRSP will provide to an individual who is covered under HIRSP is \$1,000,000. This bill retains \$1,000,000 as the minimum lifetime limit of benefits under HIRSP but allows the HIRSP Authority to increase that lifetime limit.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

- 3 **Section 1.** 149.12 (2) (c) of the statutes is amended to read:
- 4 149.12 (2) (c) No person on whose behalf the plan has paid out \$1,000,000 the
- 5 <u>lifetime limit under s. 149.14 (2) (a)</u> or more is eligible for coverage under the plan.

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SECTION 2.	149.14	(2) (a)	of the	statutes i	s amended	to read:

149.14 (2) (a) The plan shall provide every eligible person who is not eligible for Medicare with major medical expense coverage. Major medical expense coverage offered under the plan under this section shall pay an eligible person's covered expenses, subject to deductible, copayment, and coinsurance payments, up to a lifetime limit per covered individual of \$1,000,000 per covered individual or a higher amount, as determined by the authority.

8 (END)