

**\*\*Southern Health Care Plan Act\*\***

**\*\*Whereas,\*\*** access to quality, affordable health care leads to better health outcomes and greater financial security,

**\*\*Whereas,\*\*** two-thirds of bankruptcies in the United States are caused at least in part by medical issues,

**\*\*Whereas,\*\*** over 10 million Dixians remain uninsured, earning too much to qualify for Medicaid but too little to safely afford private health coverage even with subsidies,

**\*\*Whereas,\*\*** offering an affordable, and low-overhead public health insurance option would result in a healthier and more prosperous state at little to no net cost to taxpayers,

Be it enacted by the Assembly of the State of Dixie

**\*\*SECTION I. SHORT TITLE\*\***

This bill may be cited as the Southern Health Care Plan Act.

**\*\*SECTION II. LEGISLATIVE INTENT\*\***

This act is intended to give Dixians an option to purchase affordable, quality health insurance if they are unable to find a private plan that meets their medical and budgetary needs.

**\*\*SECTION III. DEFINITIONS\*\***

- A. "Department" refers to the Dixie Department of Education, Health, Labor, and Human Services.
- B. "Secretary" refers to the Dixie Secretary of Education, Health, Labor, and Human Services.
- C. "Southern Health Care Plan" refers to a plan established by this act to allow Dixie residents to purchase benefits identical to those provided by Medicaid.

**\*\*SECTION IV. PROVISIONS\*\***

- A. A new statute enumerated 409.93 is created to read as such:
  - 1. To the extent allowed by federal law, the Department shall establish a program through which Dixie residents may purchase coverage via the Southern Health Care Plan.
    - a. The coverage provided by the Southern Health Care Plan shall be identical to the coverage provided by Dixie Medicaid.
    - b. Health care providers shall be reimbursed on the same schedule as they would be for Medicaid for services provided to patients insured by the Southern Health Care Plan.

- c. Any Dixie resident who is not otherwise eligible for Medicare or Medicaid shall be eligible to purchase the Southern Health Care Plan.
  - d. The Southern Health Care Plan shall be made available for purchase on the HealthChoices Dixie exchange.
  - e. Any Dixie resident who qualifies for cost-sharing reductions or premium taxes shall be eligible to use them to purchase coverage through the Southern Health Care Plan.
  - f. The Department shall:
    - i. Develop an affordability scale for premiums, deductibles, and other cost-sharing fees. These shall be discounted in accordance with the affordability scale for eligible Dixians with income under two hundred percent (200%) of the federal poverty level.
    - ii. Set the total amount of premiums that should be assessed to Southern Health Care Plan enrollees, after an actuarial analysis, to ensure access to coverage. Premiums imposed may be set at a level to offset the costs of health benefits under the Southern Health Care Plan and related administrative costs.
  - g. The Southern Health Care Plan shall begin offering coverage on January 1, 2021, and shall be made available for purchase at the beginning of the open enrollment period beginning on November 1, 2020.
2. The Secretary shall apply for any necessary waiver pursuant to 42 U.S.C. section 1315 or section 18052 to carry out the terms in this act and to pursue any federal funding available to provide affordable health care through this plan.
  3. The Secretary may enter into a contract with one or more insurers to provide the coverage outlined in this act, subject to any applicable requirements outlined by state and federal law.

**\*\*SECTION V. ENACTMENT\*\***

(a) This act shall take effect immediately upon passage.

(b) The provisions of this act are severable. If any part of this act is declared invalid or unconstitutional, that declaration shall not affect the part which remains.

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This bill is authored and sponsored by Lieutenant Governor stormstopper (D-DX), and co-sponsored by Assemblyman Borednerdygamer (D-DX 2)