



Postcards from the Ledge

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It's been a few months since TAHU has distributed one of these but this is my first Postcards issue to you. There's been a "change of the guard," so to speak. July 1st I committed to make an attempt to fill the shoes of Misty Baker who did an outstanding job as TAHU's Director of Legislative Affairs. In addition to that we are finding ourselves at the end of what could be considered a frantic legislative session and the beginning of a non-session year. One might think that it is time to sit back and take a break and rest up for the next session. On the contrary it is just the opposite. Now is the time for TAHU to begin taking necessary pro-active steps to have positive influence in forming legislation that can be introduced in the next session. It's been said that if we (our industry) do not come up with solutions then they (the government) will. I think I speak for everyone when I say that we'd much rather take the proactive approach than be reactive to potential deadly legislation after it's introduced.

Our first initiative? On August 7th TAHU did a press release announcing a legislative recommendation that is intended to help decrease the number of "working uninsured" in this state. It has been identified that 2/3^{rds} of the uninsured people in Texas are working adults who do not have access to an employer-sponsored plan because their employer doesn't have one; or if he does, the employee cannot afford to pay any portion of the premium themselves therefore they decline the coverage. Forty percent of these uninsured people work for companies with fewer than 25 employees so this initiative is aimed at the small group marketplace. It's certainly not a cure-all for everything that's wrong but it offers a major opportunity to bring insurance to many Texans who do not have it today.

TAHU's plan would amend the insurance laws to **allow** (not require) health insurance companies to create small group health plans that require a 100% contribution by the employer for the employee's premium. More healthy people in the plan will drive rates down for everyone. If health insurance companies are given this flexibility to design these types of plans there's an opportunity to significantly lower the employee only premium. In other words, the insurance company could reward better rates to employers who pay 100% of the employee premium. If the employer doesn't want to explore that option then they can keep doing business just as they have been, business goes on as usual.

Do you have an idea for an initiative to help decrease the number of uninsured people in Texas. Let us know your thoughts at TAHU's Day at the Capitol event on January 24th, 2008.

Questions???? Contact any member of the Legislative Council: Kelly Fristoe – kfristoe@wf.net, Misty Baker – mistyb@onebox.com, Joe Phifer – joep@safeguard.net, Gary Waldron – gwaldron@prescottpaillet.com, Lee Manross – لمانross@aol.com, Cheryl Clark - checlark@teamumc.com, Mike McLaughlin - mike@corebenefits.net