

**SB 1581 establishes a mandate review process** at the Center for Healthcare Data at the University of Texas Health Science Center Houston, to provide Texas lawmakers with an independent evaluation of proposed health insurance mandates and regulations and assess their impact on the health insurance market and affordability of coverage in the state.

**The problem:** Unlike most other states, Texas lawmakers currently lack the information they need on the cost and impact of health insurance mandates and regulations when bills are being considered.

**At least 29 states** already have some form of a mandate review process to carefully review the full impact of mandates on businesses and families, health care costs, and health needs. Those states arm lawmakers with the info they need to make informed decisions.



**Why it matters:** While often well-intended, government mandates typically have adverse effects on health insurance costs that lead directly to higher premiums for consumers and reduce the number of employers that provide coverage, ultimately increasing the number of Texans without coverage. To address this issue, lawmakers have an opportunity to utilize the claims data from the APCD to analyze mandates and other regulatory changes for potential cost savings, premium increases, or health benefit changes.

## What would the bill do?

- Establishes the Health Insurance Mandate Advisory & Review Collaborative (HIMARC) at the Center for Healthcare Data at UTHSC at Houston, so they can utilize the data from the APCD for these reviews.
- The Center would do an independent analysis of the medical, financial, and public health impacts of proposed health insurance mandates and repeals at the request of the Speaker, Lt. Governor, or Chair of a committee with appropriate jurisdiction during session or the interim
- An analysis would not be required but if it is requested, it would be provided within 60 days and posted on the Center's website within 60 days.
- The cost of administering the program would be paid for by state-licensed health plan issuers through fees imposed by TDI.