



Texas Needs Review Process for Health Insurance Mandates

Texas currently lacks a mandate review process to evaluate the full impact of health insurance mandates and regulations. This lack of information often leads directly to higher premiums for consumers and reduces the number of employers that provide coverage. Ultimately, this increases the number of Texans without coverage.

At least 29 other states have a process to review the effect of mandates on businesses and families, health care costs, and health needs. These reviews equip lawmakers with the information they need to make informed decisions.

We support [SB 1581](#) to establish the Health Insurance Mandate Advisory & Review Collaborative (HIMARC). We urge you to support this bill 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.

SB 1581 would establish the HIMARC at the Center for Healthcare Data at UTHSC at Houston where the claims data from the All-Payor Claims Database can be utilized to analyze mandates and other regulatory changes for potential cost savings, premium increases, or health benefit changes. An independent analysis of proposed health insurance mandates would be made at the request of the Speaker, Lt. Governor, or Chair of a committee with appropriate jurisdiction. 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.

SB 1581 is a critical step towards ensuring that Texas lawmakers have the information they need to make informed decisions about health insurance mandates and regulations.

Sincerely,

Americans for Prosperity-Texas
NABIP-TX (Formerly Texas Association of Health underwriters)
NFIB-Texas

Texans for Affordable Health Care
Texas Association of Business
Texas Association of Health Plans
Texas Conservative Coalition Research Institute