

Support SB 818 (Bettencourt) & HB 1906 (Paul)

Give Texas Lawmakers a Fiscal Note & Impact Statement for Health Coverage Proposals

Texas lags behind other states in using data to show lawmakers how new laws impact the cost of private health coverage for patients and employers. The result: costly new mandates each session and restrictive regulations that take away the flexibility businesses need to lower costs and offer more affordable coverage.

Texas Opportunity for Legislative Transparency

At least 29 states have a process to estimate how legislation will affect the cost of private health coverage, helping lawmakers make informed decisions before adding costs to businesses and families.

Texas Already Has the Data:

Texas has an All-Payer Claims Database (APCD)—a repository of claims and cost data.

- This data can help analyze the impact of legislation and mandates, including costs and savings for employers and families.

Why it Matters: Businesses are facing a 9% increase in health spending this year, making it harder to offer benefits.

- Private employers cover 50% of Texans and pay for most of the monthly premium costs.
- Texas lawmakers should be better informed about how legislation impacts the cost to employers and families.

Growing Concerns: While the Texas Legislature is increasingly interested in lowering costs and ensuring quality coverage, they often consider legislation that raises the cost of insurance.

- Lawmakers lack info on the cost of mandates and regulations on Texas employers and families.

The Bottom Line: Texas needs a new process to estimate the cost impact of health care legislation on employers and families.

- Lawmakers should use the APCD's independent expertise and data to provide transparent, detailed analyses before enacting new laws.

