

2005 DRAFTING REQUEST

Bill

Received: **11/08/2004**

Received By: **pkahler**

Wanted: **As time permits**

Identical to LRB:

For: **Curtis Gielow (608) 266-0486**

By/Representing: **Rep. Gard's office**

This file may be shown to any legislator: **NO**

Drafter: **pkahler**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies:

Submit via email: **YES**

Requester's email: **Rep.Gielow@legis.state.wi.us**

Carbon copy (CC:) to:

Pre Topic:

No specific pre topic given

Topic:

Expand health care cooperatives

Instructions:

Waiting

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	pkahler 11/09/2004	lkunkel 11/20/2004 lkunkel 11/22/2004		_____			S&L
/P1			rschluet 11/22/2004	_____	lnorthro 11/22/2004		S&L
/1	pkahler 01/10/2005	jdyer 01/10/2005	pgreensl 01/10/2005	_____	lnorthro 01/10/2005	lnorthro 01/10/2005	S&L

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/2	pkahler 01/11/2005	lkunkel 01/11/2005	chanaman 01/11/2005	_____	lnorthro 01/11/2005	lnorthro 01/11/2005	

FE Sent For:

<END>

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/P1			rschluet 11/22/2004	_____	lnorthro 11/22/2004		S&L
/1	pkahler 01/10/2005	jdyer 01/10/2005	pgreensl 01/10/2005	_____ ^{YH}	lnorthro 01/10/2005	lnorthro 01/10/2005	

1/11/08 ps/lt

Vers. Drafted Reviewed Typed Proofed Submitted Jacketed Required

12/1mk/11

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/P1			rschluet 11/22/2004	_____	Inorthro 11/22/2004		S&L
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Vers. Drafted Reviewed Typed Proofed Submitted Jacketed Required

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<END>

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Bill

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Received By: pkahler

Wanted: As time permits

Identical to LRB:

For: Curtis Gielow (608) 266-0486

By/Representing: PJK

This file may be shown to any legislator: NO

Drafter: pkahler

May Contact:

Addl. Drafters:

Subject: Insurance - health

Extra Copies:

Rep. Gard's office, including

Submit via email: YES

Requester's email: Rep.Gielow@legis.state.wi.us

Carbon copy (CC:) to:

Pre Topic:

No specific pre topic given

Topic:

Expand health care cooperatives

Instructions:

Waiting

Drafting History:

<u>Vers.</u>	<u>Drafted</u>	<u>Reviewed</u>	<u>Typed</u>	<u>Proofed</u>	<u>Submitted</u>	<u>Jacketed</u>	<u>Required</u>
/?	pkahler 11/09/2004	lkunkel 11/20/2004					S&L
		lkunkel 11/22/2004					
/P1	pkahler	<i>1/10/04</i>	rschluet 11/22/2004	<i>Self</i>	Inorthro 11/22/2004		

FE Sent For:

Y10p8
Please jacket for Assembly + send to Rep Gielow

2005 DRAFTING REQUEST

Bill

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Received By: **pkahler**

Wanted: **As time permits**

Identical to LRB:

For: **Legislative Reference Bureau**

By/Representing: **PJK**

This file may be shown to any legislator: **NO**

Drafter: **pkahler**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies: **Rep. Gard's office, including c**

Submit via email: **NO**

Pre Topic:

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Topic:

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Instructions:

Waiting

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FE Sent For:

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Drafter: **pkahler**

May Contact:

Addl. Drafters:

Subject: **Insurance - health**

Extra Copies: *Gard's office, including
D-note*

Submit via email: **NO**

Pre Topic:

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Topic:

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Instructions:

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/?	pkahler	<i>p/lnk 11/20</i>	<i>[Signature]</i>	<i>[Signature]</i>			
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FE Sent For:

[Handwritten signatures and initials]
11/22
CH
<END>

6. Expand the health care co-op program

In an effort to increase health care affordability and accessibility, the legislature worked in a bi-partisan fashion last year to create a health care insurance cooperative pilot program. These pilots allow businesses and governments to join together and form health care cooperatives that take advantage of economy of scale savings that lower health care insurance costs. This session, we will expand this program to allow more health care purchasing cooperatives statewide and thereby make it easier for more employers to provide greater health care coverage at lower cost for their workers.

Ellen
will get
back to
me

no limit
on no. of
years?

Kahler, Pam

From: Nowak, Ellen
Sent: Tuesday, November 09, 2004 8:43 AM
To: Kahler, Pam
Subject: health care co-op

Pam:

In response to your questions, yes - the new bill should be based off of Gielow's bill from last session, it is no longer a pilot program limited to certain geographic areas - it should be statewide. Remove the 3 year sunset, but keep the requirement for the filing of an annual report.

Thanks.



PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

D-note

gen cat

1 AN ACT ...; relating to: health benefit purchasing cooperatives. ✓

Analysis by the Legislative Reference Bureau

Under current law, before January 1, 2008, one nonstock health benefit purchasing cooperative (cooperative) may be organized in each of five geographic areas of the state that are designated by the Commissioner of Insurance (commissioner) by order. The purpose of the cooperatives is to provide health care benefits to the employees, members, and officers of the members of each cooperative and to their dependents through a three-year contract with an insurer. Each cooperative must submit to the legislature and to the commissioner an annual report on the progress of the health benefit purchasing arrangement and, within a year after the end of the three-year contract term, a report on the significant findings from the project, including the effects on group health care coverage premiums and the number of uninsured in the geographic area of the cooperative.

This bill removes the limits on the project so that any number of cooperatives may be organized anywhere in the state to provide health care benefits to their employees, members, officers, and dependents. The cooperatives are no longer required to be organized before January 1, 2008, and contracts with insurers are no longer required to be, or limited to, three years in length. Each cooperative that forms is required to report annually to the legislature and to the commissioner on the progress of the health benefit purchasing arrangement and on the findings that, under current law, are required to be addressed in a cooperative's final report at the end of the three-year contract. All other features of the project are the same as under current law.

of the members
and

✓ For further information see the *state and local* fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

1 **SECTION 1.** 185.99 (2) (a) of the statutes is amended to read:

2 185.99 (2) (a) Notwithstanding s. 185.02, ~~one~~ ✓ health benefit purchasing
3 ~~cooperative~~ cooperatives ✓ may be organized under this chapter ~~before January 1,~~
4 ~~2008, in each of the 5 geographic areas designated under sub. (6) as provided in this~~
5 ~~section.~~ ✓ Notwithstanding s. 185.043, ~~each~~ ✓ a health benefit purchasing cooperative
6 may be formed by one or more persons.

7 History: 2003 a. 101.

8 **SECTION 2.** 185.99 (3) (b) of the statutes is amended to read:

9 185.99 (3) (b) Subject to par. (c), any person that does business in, is located in,
10 has a principal office in, or resides in the general ✓ geographic area in which a health
11 benefit purchasing cooperative is organized, that meets the membership criteria
12 established by the health benefit purchasing cooperative in its bylaws, and that pays
12 the membership fee may be a member of the health benefit purchasing cooperative.

History: 2003 a. 101.

****NOTE: Is the way in which I amended this paragraph consistent with your intent? Since the commissioner will no longer be designating "geographic areas," you may wish to remove the "geographic area" language altogether. You could also require the cooperative to include any requirement related to geographic location in its membership criteria.

13 **SECTION 3.** 185.99 (4) (b) of the statutes is amended to read:

14 185.99 (4) (b) The contract between the members of a health benefit purchasing
15 cooperative and an insurer shall be for a specified ✓ term ~~of 3 years.~~ Upon enrollment
16 in the insurer's health benefit plan, each member shall pay to the health benefit
17 purchasing cooperative an amount determined by the health benefit purchasing
18 cooperative that is not less than the member's applicable premium for the ~~36th~~ ✓ last

1 month of coverage under the contract. If a member withdraws from the health
 2 benefit purchasing cooperative before the end of the contract term, the health benefit
 3 purchasing cooperative may retain, as a penalty, an amount specified by the health
 4 benefit purchasing cooperative that is not less than the premium that the member
 5 paid for the ~~36th~~ [✓] last month of coverage.

History: 2003 a. 101.

6 **SECTION 4.** 185.99 [✓] (5) (intro.), (a) and (b) (intro.) of the statutes are
 7 consolidated, renumbered 185.99 (5) (intro.) and amended to read:

8 185.99 (5) ~~ADDITIONAL REQUIRED~~ [✓] REQUIRED REPORTS. (intro.) ~~Each~~ [✓] Annually, no
 9 later than September 30, each health benefit purchasing cooperative shall submit to
 10 the legislature under s. 13.172 [✓] (2) and to the commissioner ~~all of the following:~~ [✓]
 11 ~~Annually, no later than September 30,~~ a report on the progress of the health benefit
 12 purchasing arrangement described in this section ~~and, to the extent possible,~~ [✓]
 13 ~~significant findings in the criteria under par. (b) 1. to 3. (b) (intro.) Within one year~~
 14 ~~after the end of the term of the contract under sub. (4) (b), a final report that details~~
 15 ~~significant findings from the project, and that includes, at a minimum,~~ [✓] to the extent
 16 available, information on all of the following: [✓]

History: 2003 a. 101.

17 **SECTION 5.** 185.99 (5) (b) 1. of the statutes is renumbered 185.99 (5) (ac) and
 18 amended to read:

19 185.99 (5) (ac) The extent to which the health benefit purchasing arrangement
 20 [✓] has had an impact on the number of uninsured in the [✓] general geographic area in
 21 which it ~~operated~~ [✓] operates.

History: 2003 a. 101.

22 **SECTION 6.** 185.99 (5) (b) 2. of the statutes is renumbered 185.99 (5) (bc) and
 23 amended to read:

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRB-0691/2dn
PJK: ^{PI}mk

(date)

(as far as I know) ✓

To Ellen Nowak:

Please review this proposed language for the changes to the health benefit purchasing cooperatives. Because the requester has not been determined yet, this draft has been requested and drafted under the LRB's name. ✓ When you know which legislator will be the requester, let me know and I will convert this draft to his or her name. Thanks. ✓

Pamela J. Kahler
Senior Legislative Attorney
Phone: (608) 266-2682
E-mail: pam.kahler@legis.state.wi.us

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRB-0691/P1dn
PJK:lmk:rs

November 22, 2004

To Ellen Nowak:

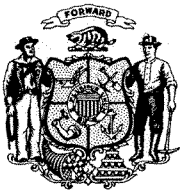
Please review this proposed language for the changes to the health benefit purchasing cooperatives. Because the requester has not been determined yet (as far as I know), this draft has been requested and drafted under the LRB's name. When you know which legislator will be the requester, let me know and I will convert this draft to his or her name. Thanks.

Pamela J. Kahler
Senior Legislative Attorney
Phone: (608) 266-2682
E-mail: pam.kahler@legis.state.wi.us

Kahler, Pam

From: Nowak, Ellen
Sent: Monday, January 10, 2005 3:27 PM
To: Kahler, Pam
Cc: Reinemann, John
Subject: LRB 0691

Pam:
The author of this proposal will be Rep. Gielow. Can you jacket this and send it to his office?
Thanks.



State of Wisconsin
2005 - 2006 LEGISLATURE

LRB-0691/04

PJK:lmk:rs

SOON

nmis new

PRELIMINARY DRAFT - NOT READY FOR INTRODUCTION

SOON
(1-10)

no changes
except removing
embedded NOTE
on p 2

Regen

1 AN ACT *to repeal* 185.99 (6); *to renumber and amend* 185.99 (5) (b) 1., 185.99
2 (5) (b) 2. and 185.99 (5) (b) 3.; *to consolidate, renumber and amend* 185.99
3 (5) (intro.), (a) and (b) (intro.); and *to amend* 185.99 (2) (a), 185.99 (3) (b) and
4 185.99 (4) (b) of the statutes; **relating to:** health benefit purchasing
5 cooperatives.

Analysis by the Legislative Reference Bureau

Under current law, before January 1, 2008, one nonstock health benefit purchasing cooperative (cooperative) may be organized in each of five geographic areas of the state that are designated by the Commissioner of Insurance (commissioner) by order. The purpose of the cooperatives is to provide health care benefits to the employees, members, and officers of the members of each cooperative and to their dependents through a three-year contract with an insurer. Each cooperative must submit to the legislature and to the commissioner an annual report on the progress of the health benefit purchasing arrangement and, within a year after the end of the three-year contract term, a report on the significant findings from the project, including the effects on group health care coverage premiums and the number of uninsured in the geographic area of the cooperative.

This bill removes the limits on the project so that any number of cooperatives may be organized anywhere in the state to provide health care benefits to their employees, members, and officers of the members and to their dependents. The cooperatives are no longer required to be organized before January 1, 2008, and

contracts with insurers are no longer required to be, or limited to, three years in length. Each cooperative that forms is required to report annually to the legislature and to the commissioner on the progress of the health benefit purchasing arrangement and on the findings that, under current law, are required to be addressed in a cooperative's final report at the end of the three-year contract. All other features of the project are the same as under current law.

For further information see the *state and local* fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

1 **SECTION 1.** 185.99 (2) (a) of the statutes is amended to read:

2 185.99 (2) (a) Notwithstanding s. 185.02, ~~one~~ health benefit purchasing
3 ~~cooperative~~ cooperatives may be organized under this chapter ~~before January 1,~~
4 ~~2008, in each of the 5 geographic areas designated under sub. (6) as provided in this~~
5 section. Notwithstanding s. 185.043, ~~each~~ a health benefit purchasing cooperative
6 may be formed by one or more persons.

7 **SECTION 2.** 185.99 (3) (b) of the statutes is amended to read:

8 185.99 (3) (b) Subject to par. (c), any person that does business in, is located in,
9 has a principal office in, or resides in the general geographic area in which a health
10 benefit purchasing cooperative is organized, that meets the membership criteria
11 established by the health benefit purchasing cooperative in its bylaws, and that pays
12 the membership fee may be a member of the health benefit purchasing cooperative.

****NOTE: Is the way in which I amended this paragraph consistent with your intent? Since the commissioner will no longer be designating "geographic areas," you may wish to remove the "geographic area" language altogether. You could also require the cooperative to include any requirement related to geographic location in its membership criteria.

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15 purchasing arrangement described in this section and, ~~to the extent possible,~~ any
16 significant findings in the criteria under par. (b) 1. to 3. (b) (intro.) ~~Within one year~~
17 ~~after the end of the term of the contract under sub. (4) (b), a final report that details~~
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19 available, information on all of the following:

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22 185.99 (5) (ac) The extent to which the health benefit purchasing arrangement
23 has had an impact on the number of uninsured in the general geographic area in
24 which it ~~operated~~ operates.

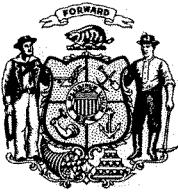
1-11

per John Reineman

bring back geographic areas but no
limit on number

no limit on number of coops per geo area

keep 3 year contract term



State of Wisconsin
2005 - 2006 LEGISLATURE

LRB-0691/1

PJK:lmk/sg

2
Keep
r mission

today please
D. note

2005 BILL

requeste

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2 (5) (b) 2. and 185.99 (5) (b) 3.; to consolidate, renumber and amend 185.99
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Insert A-1

in addition,

BILL

contracts with insurers are no longer required to be, or limited to, three years in length. Each cooperative that forms is required to report annually to the legislature and to the commissioner on the progress of the health benefit purchasing arrangement and on the findings that, under current law, are required to be addressed in a cooperative's final report at the end of the three-year contract. All other features of the project are the same as under current law.

✓ For further information see the *state and local* fiscal estimate, which will be printed as an appendix to this bill.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

plain
(keep "5" strikethrough)

1 SECTION 1. 185.99 (2) (a) of the statutes is amended to read:

2 185.99 (2) (a) Notwithstanding s. 185.02, one health benefit purchasing
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17 purchasing cooperative an amount determined by the health benefit purchasing
18 cooperative that is not less than the member's applicable premium for the 36th last

BILL

1 month of coverage under the contract. If a member withdraws from the health
2 benefit purchasing cooperative before the end of the contract term, the health benefit
3 purchasing cooperative may retain, as a penalty, an amount specified by the health
4 benefit purchasing cooperative that is not less than the premium that the member
5 paid for the 36th last month of coverage.

6 **SECTION 4.** 185.99 (5) ~~(intro), (a) and (b) (intro)~~ of the statutes are
7 consolidated, renumbered 185.99 (5) ~~(intro)~~ and amended to read:

8 **185.99 (5) ADDITIONAL REQUIRED REQUIRED REPORTS.** (intro.) ~~Each~~ Annually, no
9 later than September 30, each health benefit purchasing cooperative shall submit to
10 the legislature under s. 13.172 (2) and to the commissioner all of the following: (a)
11 Annually, no later than September 30, a report on the progress of the health benefit
12 purchasing arrangement described in this section and, to the extent possible, any
13 ~~significant findings in the criteria under par. (b) 1. to 3.~~ (b) (intro.) ~~Within one year~~
14 ~~after the end of the term of the contract under sub. (4) (b), a final report that details~~
15 ~~significant findings from the project, and that includes, at a minimum, to the extent~~
16 ~~available, information on all of the following:~~

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18 amended to read:

19 185.99 (5) (ac) The extent to which the health benefit purchasing arrangement
20 has had an impact on the number of uninsured in the general geographic area in
21 which it ~~operated~~ operates.

22 **SECTION 6.** 185.99 (5) (b) 2. of the statutes is renumbered 185.99 (5) (bc) and
23 amended to read:

24 185.99 (5) (bc) The effect on health care coverage premiums for groups in the
25 general geographic area in which the health benefit purchasing arrangement

Change component

(title) is of the statutes

(title)

BILL

1 operated operates, including groups other than the health benefit purchasing
2 cooperative.

3 **SECTION 7.** 185.99 (5) (b) 3. of the statutes is renumbered 185.99 (5) (c) and
4 amended to read:

5 185.99 (5) (c) The degree to which health care consumers were have been
6 involved in the development and implementation of the health benefit purchasing
7 arrangement.

8 **SECTION 8.** 185.99 (6) of the statutes is repealed.

9 → (END)

Insert 4-8

D - vote

2005-2006 DRAFTING INSERT
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-0691/2ins
PJK:lmk:pg

INSERT A-1

NO A

✓ certain limits on the project. Under the bill, the commissioner may designate any number of geographic areas of the state in which cooperatives may be organized, and any number of cooperatives may be organized in each geographic area ✓

(END OF INSERT A-1)

INSERT 4-8

1 **SECTION 1.** 185.99 (6) of the statutes is amended to read:
2 185.99 (6) DESIGNATION OF GEOGRAPHIC AREAS. After consultation with the
3 Wisconsin Federation of Cooperatives, the commissioner shall designate, by order,
4 the 5 geographic areas of the state in which health benefit purchasing cooperatives
5 may be organized. A geographic area may overlap with one or more other geographic
6 areas.

History: 2003 a. 101.

(END OF INSERT 4-8)

**DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU**

LRB-0691/2dn

PJK:lmk:pg

(date)

Because each contract will again be three years long, the original reporting requirements under s. 185.99 (5) are appropriate.

Pamela J. Kahler
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DRAFTER'S NOTE
FROM THE
LEGISLATIVE REFERENCE BUREAU

LRB-0691/2dn
PJK:lmk:pg

January 11, 2005

Because each contract will again be three years long, the original reporting requirements under s. 185.99 (5) are appropriate.

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Barman, Mike

From: Reinemann, John
Sent: Tuesday, January 11, 2005 5:31 PM
To: LRB.Legal
Subject: Draft review: LRB 05-0691/2 Topic: Expand health care cooperatives

It has been requested by <Reinemann, John> that the following draft be jacketed for the ASSEMBLY:

Draft review: LRB 05-0691/2 Topic: Expand health care cooperatives