

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

LRB-3822/P1dn

PJK:jld:rs

January 22, 2008

In this draft, I defined “mandate” as a benefit required under s. 632.895. Is this what you intended? You may want certain other requirements included. Section 601.423 (1) has a much broader definition of “health insurance mandate.” Did you want to use that definition instead?

The instructions indicated that individuals and small groups were eligible for this coverage. Do you want to limit the size of groups? If so, how many members? Do you want to count dependents in the overall size of the group?

Is the way in which I interpreted the eligibility criteria what you intended? In other words, did you intend that a person would have to satisfy just one of the criteria, and that for a group each member would have to satisfy one of the criteria? If that is not what you intended, which criteria are linked together if more than one criteria must be satisfied? (It wasn't entirely clear from the instructions, but you may have wanted to link the first two criteria together, i.e., an individual 35 or younger with family income below 300 percent of poverty.) Must each dependent satisfy one or more of the criteria, also? For groups, must each member satisfy the same criterion/criteria?

I'm not sure that all of the eligibility criteria make sense. For example, it doesn't seem to make sense that a person is eligible if the person says that he or she wants short-term health care coverage, unless the coverage being offered is short-term health care coverage. Was it your intention that all the mandateless coverage would be “short-term health care coverage” as defined in the bill? Additionally, it seems to me that any person could say that he or she wants short-term health care coverage, so why have any eligibility criteria at all?

Is what I have drafted for choosing among the mandates what you intended, or did you intend that all coverages offered would not have any of the mandates?

If what I have drafted for choosing among the mandates is what you intended, it might be a good idea to clarify whether the members of a group can have coverage of different mandates or if the mandates chosen for the group policy apply to every group member.

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