

SENATE RESOLUTION No. 23

STATE OF NEW JERSEY

INTRODUCED FEBRUARY 26, 1996

By Senator McGREEVEY

- 1 **A SENATE RESOLUTION** memorializing Congress to pass S. 1028, providing
2 increased access to health care benefits and increased portability and
3 security of those benefits.
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- 5 **WHEREAS**, Issues involving the security and portability of health care
6 coverage become integral factors in important decisions made, not just
7 about health care, but about employment opportunities, and even decisions
8 such as whether to marry, divorce or have children; and
- 9 **WHEREAS**, S. 1028, entitled the "Health Insurance Reform Act of 1995" and
10 now pending in the United States Senate, provides important protections
11 to those who have such coverage and who, because of a change in job or
12 family circumstances, or illness, might otherwise be left without health
13 insurance; and
- 14 **WHEREAS**, One of the bill's key provisions prohibits insurers from declining
15 to offer whole group coverage to a group purchaser, such as an employer,
16 based on the medical condition of a member of that group; and
- 17 **WHEREAS**, Another important provision bars insurers from excluding people
18 with diagnosed medical problems from coverage under a group plan for
19 more than 12 months and requires a month-for-month coverage credit for
20 a preexisting condition previously covered under another qualifying plan;
21 and
- 22 **WHEREAS**, The bill also guarantees availability of individual coverage after
23 leaving group policy coverage, such as after leaving a job; and
- 24 **WHEREAS**, It also mandates renewability of group and individual health
25 insurance plans, except for premium nonpayment, material
26 misrepresentation or plan termination for these or other specified reasons;
27 and
- 28 **WHEREAS**, In all these respects, the bill makes it easier for employers to
29 choose to provide health care coverage for their employees at the same
30 time it makes it easier for individuals to make decisions about their jobs and
31 their lives; and
- 32 **WHEREAS**, In so doing, S. 1028, the first significant health insurance reform
33 measure with bipartisan support to make it out of committee in the 104th
34 Congress, mirrors many of the reforms enacted here in New Jersey in the
35 last several years; now, therefore,

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2 **BE IT RESOLVED** *by the Senate of the State of New Jersey:*
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4 1. The Congress of the United States is respectfully memorialized to enact
5 S. 1028, providing increased access to health care benefits and increased
6 portability and security of those benefits.
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8 2. Duly authenticated copies of this resolution, signed by the President of
9 the Senate and attested by the Secretary thereof, shall be transmitted to the
10 President of the United States Senate, the Speaker of the United States House
11 of Representatives, and each member of Congress from the State of New
12 Jersey.
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15 STATEMENT
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17 This resolution memorializes Congress to enact S. 1028, which provides
18 increased access to health care benefits and increases the portability and
19 security of those benefits. Most importantly, the bill prohibits insurers from
20 declining to offer whole group coverage to a group purchaser, such as an
21 employer, based on the medical condition of a member of that group; bars
22 insurers from excluding people with diagnosed medical problems from
23 coverage under a group plan for more than 12 months; and requires a
24 month-for-month coverage credit for a preexisting condition previously
25 covered under another qualifying plan. The bill also guarantees availability of
26 individual coverage after leaving group policy coverage, such as after leaving
27 a job and mandates renewability of group and individual health insurance
28 plans, except for certain specified reasons.
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33 Memorializes Congress to enact S. 1028, concerning access to and portability
34 of health care benefits.