

SENATE INTERSTATE COOPERATION COMMITTEE ROSTER
2012 Legislative Session

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Senator Ed Harbison

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RULES

Senate Interstate Cooperation Committee

2012 Legislative Session

Introduction:

Each member of the Committee should be mindful of the Senate Rules especially regarding attendance.

1. A quorum of the Committee shall be 3 members.
2. The Chairman shall determine which bills and resolutions are to be considered and the order in which said measures are considered.
3. The Chairman shall have the authority to refer bills and resolutions to subcommittees for study. Such subcommittees in turn shall have the authority to make recommendations on such measures to the full Committee at such time as shall be designated by the Chairman.
4. The Committee shall reconvene, recess, and adjourn upon the order of the Chairman.
5. A bill or resolution will be considered only after presentation by its principal author or other legislator whose name appears first or second on the list of authors or co-sponsors, unless the author or co-sponsor has made other arrangements with the Chairman.
6. No member of the Committee shall be allowed to vote by proxy.
7. Members may not abstain from voting unless the member or any member of the Senator's immediate family has a direct pecuniary interest in the result of such vote which interest is distinct, unique or peculiar to the Senator or the Senator's immediate family.
8. Any member or members of the Committee who disagree with the majority report of the Committee shall be privileged to file a minority report if they so desire.
9. These rules may be amended upon a motion duly made and subsequently approved by two-thirds of the members of the Committee.
10. Where these rules are silent on a specific issue, the Rules of the Senate as adopted shall govern.

**Minutes of the
Senate Interstate Cooperation Committee
January 25, 2012**

The Interstate Cooperation Committee was called to order at 1:00 p.m. in room 307 CLOB with Chairman Hardie Davis of the 22nd presiding.

Members Present:

Senator Hardie Davis, 22nd Chairman
Senator Gail Davenport, 44th Vice Chairman
Senator Ed Harbison, 15th

Members Absent:

Senator Emanuel Jones, 10th Secretary
Senator Vincent Fort, 39th

This was the first meeting of the Senate Interstate Cooperation Committee of the 2012 Legislative Session. Chairman Davis called the meeting to order and welcomed committee members, staff and guests. Senator Gail Davenport opened the meeting with prayer.

The following legislation was discussed:

SB 216 (Hill, 32nd) Insurance Commissioner; authorize insurers to offer individual medical/surgical health insurance policies in Georgia; approved for issuance in selected other states

A BILL to be entitled an Act to amend Chapter 29A of Title 33 of the Official Code of Georgia Annotated, relating to individual health insurance coverage, so as to provide for legislative intent; to provide definitions; to authorize the Commissioner of Insurance to authorize insurers to offer individual medical and surgical health insurance policies in Georgia that have been approved for issuance in selected other states; to provide for examinations of such insurers; to authorize the Commissioner of Insurance to adopt rules and regulations; to provide for related matters; to repeal conflicting laws; and for other purposes.

Senator Hill of the 32nd introduced SB 216 and explained that the legislation was similar to HB 47 (Ramsey, 72nd) which passed in 2011. He asked the committee to review and provide suggestions on how Georgia could improve HB 47. His intent with SB 216 was to allow individual volunteer rights to purchase insurance across state lines if it was in the best interest of the family. The value it provides Georgians is a market place that ignites competitive forces like a multi-state consortium. Health Insurance Premiums would be determined by the risk and administrative cost called Law of Large Numbers by spreading out the risk amongst several states.

Senator Harbison of the 15th asked what the differences are between HB 47 and SB 216. Senator Hill of the 32nd responded that HB 47 allows individuals to own insurance across state lines. SB 216 draws down the cost of insurance and ignites the competitive market place in Georgia. This bill would make insurance policies more affordable.

Chairman Davis of the 22nd stated that based on SB 216, the Insurance Commissioner would be responsible for identifying five states. He asked Senator Hill of the 32nd, in terms of interstate compacts Georgia may have with other states, could he speak to the states that were measured and which states the Insurance Commissioner may partner with. Senator Hill of the 32nd responded that health insurance companies know the states that are known to be on the cutting edge. Those states are used when there's a need to test certain types of policies and known to be more regulatory friendly than Georgia. We are one of the states with the highest premium tax.

Senator Harbison of the 15th had concerns that other states had lower standards. He wants to make sure that SB 216 would not lower the threshold standard. Senator Hill of the 32nd responded that Georgia has laws in place, but SB 216 would ignite the competition and narrow the focus to not debate the value of buying coverage over state lines.

Aubrey Villines with Georgia Optometric Association and Chiropractor Association had concerns pertaining to SB 216. He welcomed the opportunity to expand. He asked that we look at states that are similar and compare their demographics to Georgia.

Chairman Davis of the 22nd asked Senator Hill of the 32nd, is it not true that in the current Georgia statute we are not currently mandating autism to be considered in a defined benefit plan in Georgia. Senator Hill of the 32nd responded that this is correct.

Graham Thompson with the Georgia Association of HealthPlans stated that they partnered with Representative Matt Ramsey of the 72nd on HB 47 last year, which passed in 2011. The bill set forth regulatory framework and regulations which were adopted December 8, 2011. To his knowledge, no insurer has offered up a policy for sale in Georgia that has been issued in another state.

Senator Hill of the 32nd responded by noting he understood the demographics of the bill and is committed to working with the committee.

Senator Harbison of the 15th stated that he noticed that Senator Hill of the 32nd used the word consortium as opposed to compact. He asked if SB 216 was an interstate compact. Senator Hill of the 32nd responded in defining both. Compact is a collection of states that create an agreement that determines their own standard. Consortium is an intentional way of saying we're in alignment among other states.

Chairman Davis of the 22nd stated if it pleases the committee, they will go back and perfect SB 216 and follow up with another hearing regarding the bill.

There being no further business, the meeting adjourned at 1:30 p.m.

Respectfully submitted,

/s/ Senator Davis, 22nd, Chairman

/s/ Jachque' Ratliff, Recording Secretary

August 27, 2012

The Honorable Bob Ewing
Secretary of the Senate
353 State Capitol
Atlanta, GA 30334

Dear Mr. Ewing:

Please find listed below the bill remaining in the Senate Interstate Cooperation Committee for the 2012 Legislative Session:

[SB 216](#)

Respectfully submitted,

/s/ Jachque' Ratliff
Recording Secretary
Senate Interstate Cooperation Committee