

MINUTES
HOUSE BUSINESS COMMITTEE

- DATE:** Wednesday, March 07, 2018
- TIME:** 1:30 PM or Upon Afternoon Adjournment
- PLACE:** Room EW41
- MEMBERS:** Chairman Barbieri, Vice Chairman Clow, Representative(s) Collins, Crane, Palmer, Thompson, Monks, Dixon, Troy, Stevenson, Armstrong, DeMordaunt, Manwaring, Wagoner, Smith, Kloc (Tway), Toone
- ABSENT/
EXCUSED:** Representative(s) Collins, Manwaring
- GUESTS:** Ryan Fitzgerald, John Twill, NW Credit Union Assoc., Wendy Edwards, Clarity CU; Francoise Cleveland, AARP Idaho; Jeff Agenbroad, Senator/constituent; Fred Birnbaum, Idaho Freedom Foundation; Marty Durand
- Chairman Barbieri** called the meeting to order at 1:30 p.m.
- MOTION:** **Rep. Armstrong** made a motion to approve the minutes of the February 27, and March 1, 2018 meetings. **Motion carried by voice vote.**
- S 1265:** **Senator Agenbroad** presented **S 1265**. He said this bill amends Idaho Code relating to fees for credit report security freezes. The bill allows an Idaho resident to place one credit report security freeze and one temporary lift of a credit report security freeze on their credit report every 12 months at no cost to the consumer.
- MOTION:** **Rep. Thompson** made a motion to send **S 1265** to the floor with a **DO PASS** recommendation. **Motion carried by voice vote.** **Rep. Crane** will sponsor the bill on the floor.
- S 1285:** **Ryan Fitzgerald** presented **S 1285**. He said the bill focuses specifically on the internal governance of Idaho's credit unions. The updates include requirements for annual membership meetings, updated voting mechanisms with new technology, provisions outlining the size, qualifications, and fiduciary responsibilities of a credit union's board of directors. Additional updates include the basic powers and duties of a board of directors and what duties may not be delegated. Provisions outline bond requirements each credit union is required to carry in order to insure against risk.
- MOTION:** **Rep. Clow** made a motion to send **S 1285** to the floor with a **DO PASS** recommendation. **Motion carried by voice vote.** **Rep. Crane** will sponsor the bill on the floor.
- S 1288:** **Senator Foreman** presented **S 1288**. He talked about how this legislation will establish the Idaho Free Market Insurance Act, allowing individuals and groups to lower their health insurance costs by making competitive health plans available from out-of-state insurance companies. The Director of Insurance is required to issue a certificate of authority to an out-of-state insurer to sell accident and sickness insurance policies in Idaho. The insurer must be in good standing in another state, and remain licensed in that state while complying with Idaho's mandatory coverage requirements.
- In answer to committee questions, **Dean Cameron**, Director, Idaho Department of Insurance, stated he does not expect a great number of filers under this provision. He said there could be a two way compact between states with similar legislation. He gave Wyoming as an example of a state who would like a similar state based plan.
- Fred Birnbaum**, Idaho Freedom Foundation, spoke **in support** of the legislation.

MOTION: **Rep. Thompson** made a motion to send **S 1288** to the floor with a **DO PASS** recommendation. **Motion carried by voice vote.** **Rep. Loertscher** will sponsor the bill on the floor.

S 1302: **Senator Buckner-Webb** presented **S 1302**. The Donor Protection Act will protect living organ donors and remove barriers to donation. Living organ donors currently experience higher premiums or denial of insurance coverage based solely on their organ donation. Lack of insurance protection and higher premiums are barriers for those wanting to donate life-saving organs. Under this act, insurance companies will be prohibited from denying or limiting disability, life insurance, and long-term care insurance to living donors, and from charging higher premiums.

MOTION: **Rep. Troy** made a motion to send **S 1302** to the floor with a **DO PASS** recommendation.

Rep. Troy spoke to the motion saying this bill provides hope and is a great way to encourage organ donation.

Marty Durand spoke in support of **S 1302** on her own behalf, stating she is a kidney transplant recipient. She talked about the process for receiving her kidney and said this legislation will let donors know donating will not cause them financial hardship due to higher insurance premiums or denial of coverage.

VOTE ON MOTION: **Motion carried by voice vote.** **Rep. Toone** will sponsor the bill on the floor.

ADJOURN: There being no further business to come before the committee the meeting adjourned at 2:27 p.m.

Representative Barbieri
Chair

Joyce McKenzie
Secretary