

MINUTES  
**HOUSE BUSINESS COMMITTEE**

**DATE:** Friday, April 09, 2021

**TIME:** 1:30 P.M.

**PLACE:** Room EW41

**MEMBERS:** Chairman Dixon, Vice Chairman Furniss, Representatives Crane, Palmer, Barbieri, Armstrong, DeMordaunt, Clow, Andrus, Nichols, Adams, Bundy, Ferch, Galloway, Mitchell, Shepherd, Berch, Green

**ABSENT/  
EXCUSED:** Representative(s) Palmer, DeMordaunt

**GUESTS:** None

**Chairman Dixon** called the meeting to order at 1:30 p.m.

**MOTION:** **Rep. Adams** made a motion to approve the minutes of April 7, 2021. **Motion carried by voice vote.**

**S 1143aa:** **Rep. Galloway** presented **S 1143aa**, legislation regarding Medicare Supplement standards. Rep. Galloway stated the legislation would allow individual healthcare policy holders to change their plan annually without going through an underwriting process.

**Rep. Galloway** turned the remainder of her presentation over to **Peter Sorensen**, Blue Cross of Idaho. Mr. Sorensen stated the legislation would remove the insurance practice of dead pooling, allow individual policy holders to switch carriers without underwriting on an annual basis, and create a community rate for policy holders.

**Rep. Furniss** declared **Rule 80**, stating a possible conflict of interest, but that he would be voting on the legislation.

In response to Committee questions, **Mr. Sorensen** stated the legislation would drive better customer service from insurance carriers, as well as encourage more ethical practices. He also explained the current process of dead pooling and that insurers offer different premiums and deductible to encourage healthy lifestyles.

**Rep. Ferch** expressed concern about creating a community rate for policy holders, stating that it would remove a reward system for individuals who have maintained a healthy lifestyle.

**MOTION:** **Rep. Berch** made a motion to send **S 1143aa** to the floor with a **DO PASS** recommendation.

**In support** of the motion, **Rep. Clow** shared a personal story about how dead pooling affected a previous client of his and stated the passage of the legislation would benefit Medicare policyholders in Idaho.

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

**ADJOURN:** There being no further business to come before the Committee, the meeting adjourned at 1:50 p.m.

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Representative Dixon  
Chair

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Mackenzie Gibbs  
Secretary