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## **FOR IMMEDIATE RELEASE**

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## **NCOIL EXAMINES IMPACT OF BENEFIT MANDATES ON HEALTH CARE COSTS, WEIGHS OPTIONS FOR REFORMS**

**Troy, New York, July 17, 2006** – In light of annual double-digit increases in the cost of health insurance and a staggering number of uninsured, the National Conference of Insurance Legislators (NCOIL) will convene a general session to investigate the complex relationship between state benefit mandates and the cost of health care on Saturday, July 22, during the July 20 through 23 NCOIL Summer Meeting in Boston, Massachusetts. The session will take place from 8:00 to 9:30 a.m.

Representative Susan Westrom (KY), moderator of the session and Vice Chair of the NCOIL Health, Long-Term Care, and Health Retirement Issues Committee, said, “The discussion of benefit mandates is essential to a fundamental dialogue on health care. With rising costs, individuals are finding affordable plans less accessible. We must do everything we can to ensure that everyone has the opportunity for quality health care.”

Session panelists will address issues surrounding the costs versus the benefits of state mandates, as well as congressional initiatives that could significantly affect a state’s ability to regulate its insurance market.

Speakers for the session include Kevin Corcoran of the American Chiropractic Association (ACA), Mila Kofman of the Health Policy Institute at Georgetown University, Richard Marlin of the Massachusetts AFL-CIO, Martin Mitchell of America’s Health Insurance Plans (AHIP), and Geoffrey O’Hara of the U.S. Chamber of Commerce.

Popular state mandates include infant well-care, diabetes supplies, preventative cancer screenings, and mental health parity requirements. Recent state initiatives include the new Massachusetts' individual mandate, which requires individuals to purchase health insurance if it is affordable, and the Maryland employer mandate that obligates large employers to contribute to the cost of employee health care.

Complicating matters are numerous conflicting studies on the cost of mandates. While medical studies published in the *New England Journal of Medicine* and other sources suggest mental health parity laws, for instance, may be cost effective, there are also studies that conclude each additional mandate imposed on health insurers can increase the cost of coverage by two to four percentage points.

The general session will further NCOIL's examination of health care costs and will follow a Health Committee meeting on state reform efforts, scheduled for 8:00 a.m. to 9:15 a.m. on Friday, July 21.

The NCOIL Summer Meeting will be held at the Boston Park Plaza Hotel and Towers in Boston, Massachusetts.

NCOIL is an organization of state legislators whose primary focus is insurance legislation and regulation. Many legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at [www.ncoil.org](http://www.ncoil.org).

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