County:_____
Page number: _____

It is a class A misdemeanor punishable, notwithstanding the provisions of section 560.021 RSMo, to the contrary, for a term of imprisonment not to exceed one year in the county jail, or a fine not to exceed ten thousand dollars or both, for anyone to sign any initiative petition with any name other than his or her own, or knowingly to sign his or her name more than once for the same measure for the same election, or to sign a petition when such person knows he or she is not a registered voter.

INITIATIVE PETITION

To the Honorable Jason Kander, Secretary of State for the state of Missouri:

We, the undersigned, registered voters of the state of Missouri and _____ County (or city of St. Louis), respectfully order that the following proposed law shall be submitted to the voters of the state of Missouri, for their approval or rejection, at the general election to be held on the 8th day of November, 2016, and each for himself or herself says: I have personally signed this petition; I am a registered voter of the state of Missouri and _____ County (or city of St. Louis); my registered voting address and the name of the city, town or village in which I live are correctly written after my name.

(Official Ballot Title)

RECEIVED
2015 APR 16 PM 2:38
SEC OF STATE

CIRCULATOR'S AFFIDAVIT STATE OF MISSOURI, COUNTY OF _____

I, _____, being first duly sworn, say (print of type names of signers)

NAME (Signature)	Date Signed	REGISTERED VOTING ADDRESS (Street, No PO Boxes)	(City, Town or Village)	Zip Code	Cong Dist	NAME (Print or Typed)
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						

Signed this page of the foregoing petition, and each of them signed his or her name thereto in my presence; I believe that each has stated his or her name, registered voting address and city, town or village correctly, and that each signer is a registered voter of the state of Missouri and _____County.

FURTHERMORE, I HEREBY SWEAR OR AFFIRM UNDER PENALTY OF PERJURY THAT ALL STATEMENTS MADE BY ME ARE TRUE AND CORRECT AND THAT I HAVE NEVER BEEN CONVICTED OF, FOUND GUILTY OF, OR PLED GUILTY TO ANY OFFENSE INVOLVING FORGERY.

I am at least 18 years of age. I do ____ do not ____ (check one) expect to be paid for circulating this petition. If paid, list the payer: _____.

_____
Signature of Affiant (Person obtaining signatures)

_____
(Printed Name of Affiant)

_____
Address of Affiant

Subscribed and sworn to before me this ____ day of _____, A. D. _____.

_____
Signature of Notary
Address of Notary: _____

_____

Notary Public (Seal)
My commission expires _____

Be it enacted by the people of Missouri:

One new section of the RSMo is enacted, to be known as section 192.008, to read as follows:

192.008. 1. "The Missouri Health Insurance Cooperative" (hereinafter referred to as "MHIC") is hereby created, within the department of health and senior services, to provide health insurance for citizens of Missouri who wish to become members of the cooperative.

2. The MHIC shall be administered by the director of the department of health and senior services.

3. The state of Missouri is authorized to issue bonds to cover the start-up costs for the MHIC and any shortages of funds needed to pay authorized benefits until such time as the premiums and out-of-pocket maximums for members have been adjusted to fully cover administrative expenses and benefits paid with money collected from premiums paid by members.

4. Memberships in The Missouri Health Insurance Cooperative shall be available beginning no later than January 1, 2018.

5. Enrollment in The Missouri Health Insurance Cooperative (hereinafter referred to as "MHIC") shall be voluntary and limited to citizens of the state of Missouri.

6. Premiums for insurance coverage through MHIC, as well as the out-of-pocket maximum for members will be based on a percentage of each member's gross annual income, as determined by the board. Premiums and out-of-pocket maximums will be adjusted annually, with premiums set as low as possible and out-of-pocket maximums set as high as possible.

7. The MHIC shall be revenue-neutral. The percentages of income established for premiums and out-of-pocket maximums shall be adjusted annually and set at levels that will insure that revenues are sufficient to cover all costs, including amounts paid out to members for health care expenses in excess of their out-of-pocket maximum and all administrative expenses; as well as funds necessary to pay principal and interest on bonds issued to fund start-up costs for MHIC.

8. Only treatments and procedures deemed medically necessary, as determined by the department of health and senior services shall be covered through the MHIC.

9. Members who waive coverage for health care expenses and treatments commonly associated with smoking tobacco or consuming alcohol will receive a discount on their premiums that reflects, as accurately as possible the benefits to The MHIC as a result of not having to pay for such care and treatment. Should the general assembly elect to provide subsidies to MHIC for health care expenses and treatments commonly associated with smoking tobacco, consuming alcohol, or other recreational drug use through the collection of excise taxes on tobacco products, alcohol, or recreational drugs, this discount will be suspended and all members of MHIC will pay the same percentage of their income as premiums.

10. Members of the MHIC and health care providers in the state of Missouri, are responsible for keeping records and receipts for covered health care, to be furnished to the MHIC in the event that expenses for needed health care exceed the out-of-pocket maximum for a given calendar year and reimbursement is thereby requested.