

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 John R. Ashcroft, 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 6<sup>th</sup> day of November, 2018, 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 name of the city, town or village in which I live are correctly written after my name.

[OFFICIAL BALLOT TITLE]

RECEIVED  
 JAN. 31 2017  
 MO. SECRETARY OF STATE

CIRCULATOR'S AFFIDAVIT, STATE OF MISSOURI, COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, being first duly sworn, say (print or type names of signers)  
 (Petition Circulator's Printed Name)

1.	NAME (Signature)	DATE SIGNED	REGISTERED VOTING ADDRESS (Street) (City, Town or Village)	Zip Code	Congr. Dist.	NAME (Printed or Typed)
2.						
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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)

\_\_\_\_\_  
 Street address of Affiant

\_\_\_\_\_  
 Printed Name of Affiant

\_\_\_\_\_  
 City, State and Zip Code of Affiant

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, A.D. 201\_\_

\_\_\_\_\_  
 Signature of Notary

Notary Public (Seal)

\_\_\_\_\_  
 Address of Notary

My commission expires: \_\_\_\_\_



*Be it enacted by the people of the state of Missouri:*

One new section of the Revised Missouri Statutes 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. The department of health and senior services shall, within one (1) calendar year of the effective date of this section, promulgate rules necessary for the administration of this section.

3. The state of Missouri is authorized to issue bonds to cover the start-up costs for the MHIC, as well as any shortages of funds needed to pay authorized benefits until the funds received from premiums are sufficient to cover those expenses. Premiums and out-of-pocket maximums for members are to be set and then adjusted as soon as practicable 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, 2020.

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. 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 the funds necessary to pay principal and interest on bonds issued to fund start-up costs for MHIC.

7. Premiums for insurance coverage through MHIC, as well as the annual out-of-pocket maximum for members will be based on percentages of each member's gross annual income, as determined by the board. Premiums are to be set as low as possible and out-of-pocket maximums set no higher than necessary to maintain the revenue neutral status of the MHIC, while making membership as affordable as possible.

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 or recreational use of drugs will receive a discount on their premiums that reflects, as accurately as possible the benefits to the MHIC result from not having to pay for such care and treatment for individuals who do not smoke tobacco products, consume alcohol in excess, or use recreational drugs. 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 if expenses for needed health care exceed the out-of-pocket maximum for a given calendar year and reimbursement is thereby requested. Receipts must be provided to the MHIC upon request.

11. All subsections and all clauses of this statute, and the phrases, and the words within them, are severable. If any of the provisions within them are found by a court of competent jurisdiction to be unconstitutional or unconstitutionally enacted or invalid, the remainder of those provisions shall remain valid and the application of such provisions shall not be affected thereby.