

EXECUTIVE ORDER

19-13

WHEREAS, the health and financial well-being of all Missourians is critically important to the Missouri economy. Healthy citizens contribute to increased workplace productivity, which is essential to our State remaining competitive in national and global markets; and

WHEREAS, the Patient Protection and Affordable Care Act was enacted by Congress in March 2010, resulting in a single federal approach to address problems in health insurance markets across the nation; and

WHEREAS, the Missouri health insurance market is not competitive and the number of insurers offering health plans has significantly decreased causing the current market to be highly concentrated; and

WHEREAS, the average premium for health insurance coverage in the individual market in Missouri has risen 264% since 2011; and

WHEREAS, the statewide uninsured rate in 2017 was estimated to be between 8.4% and 9.1%, with 73 counties estimated to have uninsured rates in excess of 13% and 43 counties estimated to have uninsured rates in excess of 15%; and

WHEREAS, in 2019, 101 counties in Missouri have only one insurance carrier offering health insurance plans in the individual market; and

WHEREAS, based on Missouri's experience as evidenced through this data, it is apparent there is no "one size fits all" federal solution to the problem of health care access and insurance affordability; and

WHEREAS, it is imperative that the State of Missouri develop comprehensive and innovative ways to transform the health insurance market in order to meet the needs of all citizens of our state; and

WHEREAS, the Patient Protection and Affordable Care Act provides states with opportunities to innovate outside the parameters of the Act through innovation waivers under Section 1332 of the Act (42 U.S.C. Section 18052):

NOW THEREFORE, I, MICHAEL L. PARSON, GOVERNOR OF THE STATE OF MISSOURI, by virtue of the authority vested in me by the Constitution and laws of the State of Missouri, do hereby establish the Missouri Health Insurance Innovation Task Force as follows:

1. The Task Force shall include the Director of the Department of Insurance, Financial Institutions and Professional Registration, or her designee, who shall serve as Chair, and the following members, as appointed by the Governor, unless otherwise specified:
 - a. Two members of the Missouri House of Representatives, appointed by the Speaker of the House of Representatives;
 - b. Two members of the Missouri Senate, appointed by the President Pro Tempore of the Senate;
 - c. An insurance producer who is licensed and currently selling comprehensive health insurance in this state;
 - d. A consumer representative selected from recommendations provided by the Missouri Foundation for Health and the Health Forward Foundation;
 - e. A member representing the interests of Missouri hospitals and providers;
 - f. Four representatives of insurance companies licensed and actively writing comprehensive medical expense insurance in this state. Of these, the representatives shall be from active insurers in each of the insurance market segments, as follows: Two representatives shall be selected from the individual market; one representative shall be selected from the small employer group market and one representative shall be selected from the large employer group market; and
 - g. Such other members as the Governor may appoint.
2. The Task Force may hold its initial meeting as soon as a quorum of appointed members has been established.
3. The purpose of the Missouri Health Insurance Innovation Task Force is to identify and develop concepts that will result in significant innovation in the Missouri health insurance market. These concepts may be used to develop an innovation waiver application under Section 1332 of the Patient Protection and Affordable Care Act (42 U.S.C. Section 18052), as amended.
4. The Task Force shall develop concepts that will improve access to affordable insurance options and access to health care services within the state while reducing the state's uninsured rates, with a particular emphasis on increasing access to health care in rural areas of the state. Innovative concepts shall also empower consumer-driven health care and identify ways to incentivize health

carriers to enter or expand service areas in the state, again with a specific emphasis on increasing the number of health carriers actively marketing in the rural areas of the state. In all instances, the concepts shall be neutral or positive with regard to the general revenues of the state.

5. The Chair shall facilitate all meetings in accordance with the Missouri Sunshine Law, Chapter 610, RSMo.
6. The Department of Insurance, Financial Institutions and Professional Registration shall provide staff support and assistance to the Task Force including, but not limited to, releasing a formal request for information, facilitating public hearings to solicit stakeholder and public comment, and commissioning an actuarial review of waiver concepts to determine the cost, impact, and feasibility of innovation concepts.
7. The Department of Insurance, Financial Institutions and Professional Registration shall coordinate research activities of the Task Force with the Centers for Medicare and Medicaid Services to develop innovative ways to transform the health insurance markets in Missouri relating to an innovation waiver under Section 1332 of the Patient Protection and Affordable Care Act (42 U.S.C. Section 18052), as amended.
8. No later than January 31, 2020, the Chair shall submit a report of the Task Force, which has been approved by a simple majority of the Task Force members. The report shall be submitted to the Governor, with copies of the report delivered to the Speaker of the House of Representatives and the President Pro Tempore of the Senate.
9. The report shall be public and specify the Task Force's recommended course or courses of action to obtain a Section 1332 waiver. The report shall include the findings and opinions of an actuarial review of the recommendations to ensure the recommended concepts are neutral or positive with regard to the general revenues of the state. The report shall also include a summary of the public hearings and comments received by the Task Force from stakeholders and the public.
10. The report shall include all such information the Task Force believes necessary for the Governor and General Assembly to consider, evaluate, and authorize the submission of a Section 1332 waiver application by the Department of Insurance, Financial Institutions and Professional Registration on behalf of the State of Missouri.
11. Upon the submission of the report, the Task Force shall be dissolved, unless reauthorized or superseded by a subsequent Executive Order.
12. Members of the Task Force shall not receive any compensation for performance of their duties, but may be reimbursed from the Insurance Dedicated Fund for necessary expenses associated with performance of their duties, subject to the availability of funds.
13. This Executive Order shall not be interpreted to permit the Department, or any other state agency, to implement, establish, create, or operate a state-based exchange or to assist or facilitate in the operation of a federally facilitated marketplace as prohibited under Section 376.1186, RSMo.

IN WITNESS WHEREOF, I have hereunto set my hand and caused to be affixed the Great Seal of the State of Missouri, in the City of Jefferson, on this 17th day of July, 2019.



MICHAEL L. PARSON
GOVERNOR

ATTEST:

JOHN R. ASHCROFT
SECRETARY OF STATE