

S 2163

Small Employers Health Benefits Program Act of 2004

Congress: 108 (2003–2005, Ended)

Chamber: Senate

Policy Area: Health

Introduced: Mar 4, 2004

Current Status: Sponsor introductory remarks on measure. (CR S3278-3279)

Latest Action: Sponsor introductory remarks on measure. (CR S3278-3279) (Mar 29, 2004)

Official Text: <https://www.congress.gov/bill/108th-congress/senate-bill/2163>

Sponsor

Name: Sen. Durbin, Richard J. [D-IL]

Party: Democratic • State: IL • Chamber: Senate

Cosponsors (6 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Carper, Thomas R. [D-DE]	D · DE		Mar 4, 2004
Sen. Lincoln, Blanche L. [D-AR]	D · AR		Mar 4, 2004
Sen. Pryor, Mark L. [D-AR]	D · AR		Mar 4, 2004
Sen. Corzine, Jon S. [D-NJ]	D · NJ		May 18, 2004
Sen. Cantwell, Maria [D-WA]	D · WA		Sep 28, 2004
Sen. Lautenberg, Frank R. [D-NJ]	D · NJ		Nov 18, 2004

Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Mar 4, 2004

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
108 HR 4498	Related bill	<b>Jun 25, 2004:</b> Referred to the Subcommittee on Employer-Employee Relations.

Small Employers Health Benefits Program Act of 2004 - Directs the Office of Personnel Management to administer a separate health insurance program for non-Federal employees who are either self-employed or employees of a small business with fewer than 100 employees.

Allows the Office to contract with carriers to provide health insurance under this Act. Requires rates charged to reasonably and equitably reflect the costs of the benefits provided. Permits rates and premiums to vary based on age but not on health status factors.

Permits the Office to reimburse a carrier for costs that exceed premiums received by a specified percentage. Requires a carrier to make payments to a contingency reserve fund established by the Office if the carrier's costs are lower than expected by a specified percentage. Allows the Office to use such funds to provide assistance to carriers that experience unanticipated financial hardships.

Requires the Office to establish a reinsurance fund to provide payments to carriers that experience a catastrophic claim (a claim over \$50,000) for benefits provided to an individual enrolled under this Act.

Authorizes the Office to contract with entities to administer this health program regionally.

Allows certain benefits to be offered to Medicare beneficiaries.

Requires the Office to implement a public education campaign regarding this health insurance program.

Allows a refundable tax credit for health insurance expenses of small employers who pay a specific percentage of employee expenses under such a health plan.

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### **Actions Timeline**

- **Mar 29, 2004:** Sponsor introductory remarks on measure. (CR S3278-3279)
- **Mar 4, 2004:** Introduced in Senate
- **Mar 4, 2004:** Sponsor introductory remarks on measure. (CR S2224-2225)
- **Mar 4, 2004:** Read twice and referred to the Committee on Finance.