

HR 4498

Small Employers Health Benefits Program Act of 2004

Congress: 108 (2003–2005, Ended)

Chamber: House

Policy Area: Health

Introduced: Jun 3, 2004

Current Status: Referred to the Subcommittee on Employer-Employee Relations.

Latest Action: Referred to the Subcommittee on Employer-Employee Relations. (Jun 25, 2004)

Official Text: <https://www.congress.gov/bill/108th-congress/house-bill/4498>

Sponsor

Name: Rep. Kind, Ron [D-WI-3]

Party: Democratic • **State:** WI • **Chamber:** House

Cosponsors (11 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Jun 3, 2004
Rep. John, Christopher [D-LA-7]	D · LA		Jun 3, 2004
Rep. Kennedy, Patrick J. [D-RI-1]	D · RI		Jun 3, 2004
Rep. Schiff, Adam B. [D-CA-29]	D · CA		Jun 3, 2004
Rep. Smith, Adam [D-WA-9]	D · WA		Jun 3, 2004
Rep. Van Hollen, Chris [D-MD-8]	D · MD		Jun 3, 2004
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		Jun 8, 2004
Rep. Wu, David [D-OR-1]	D · OR		Jun 9, 2004
Rep. Slaughter, Louise McIntosh [D-NY-28]	D · NY		Jun 25, 2004
Rep. Ross, Mike [D-AR-4]	D · AR		Jul 12, 2004
Rep. Emanuel, Rahm [D-IL-5]	D · IL		Sep 28, 2004

Committee Activity

Committee	Chamber	Activity	Date
Education and Workforce Committee	House	Referred to	Jun 25, 2004
Ways and Means Committee	House	Referred to	Jun 10, 2004

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
108 S 2163	Related bill	Mar 29, 2004: Sponsor introductory remarks on measure. (CR S3278-3279)

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.

Allows a participating employer to offer supplemental coverage options to employees for excepted benefits that are not subject to the Public Health Service Act requirements for health plans.

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.

Actions Timeline

- **Jun 25, 2004:** Referred to the Subcommittee on Employer-Employee Relations.
- **Jun 10, 2004:** Referred to the Subcommittee on Health.
- **Jun 3, 2004:** Introduced in House
- **Jun 3, 2004:** Referred to the Committee on Ways and Means, and in addition to the Committee on Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

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