

## HR 1955

Small Employers Health Benefits Program Act of 2005

**Congress:** 109 (2005–2007, Ended)

**Chamber:** House

**Policy Area:** Health

**Introduced:** Apr 28, 2005

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

**Latest Action:** Referred to the Subcommittee on Employer-Employee Relations. (May 20, 2005)

**Official Text:** <https://www.congress.gov/bill/109th-congress/house-bill/1955>

### Sponsor

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

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

Cosponsors (26 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Allen, Thomas H. [D-ME-1]	D · ME		Apr 28, 2005
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Apr 28, 2005
Rep. Cooper, Jim [D-TN-5]	D · TN		Apr 28, 2005
Rep. Davis, Artur [D-AL-7]	D · AL		Apr 28, 2005
Rep. Dicks, Norman D. [D-WA-6]	D · WA		Apr 28, 2005
Rep. Emanuel, Rahm [D-IL-5]	D · IL		Apr 28, 2005
Rep. Ford, Harold E., Jr. [D-TN-9]	D · TN		Apr 28, 2005
Rep. Kennedy, Patrick J. [D-RI-1]	D · RI		Apr 28, 2005
Rep. McDermott, Jim [D-WA-7]	D · WA		Apr 28, 2005
Rep. Price, David E. [D-NC-4]	D · NC		Apr 28, 2005
Rep. Smith, Adam [D-WA-9]	D · WA		Apr 28, 2005
Rep. Van Hollen, Chris [D-MD-8]	D · MD		Apr 28, 2005
Rep. Wu, David [D-OR-1]	D · OR		Apr 28, 2005
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		May 3, 2005
Rep. Udall, Mark [D-CO-2]	D · CO		May 3, 2005
Rep. Holt, Rush [D-NJ-12]	D · NJ		May 25, 2005
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Jun 7, 2005
Rep. Schiff, Adam B. [D-CA-29]	D · CA		Jun 7, 2005
Rep. Wexler, Robert [D-FL-19]	D · FL		Jun 14, 2005
Rep. Salazar, John T. [D-CO-3]	D · CO		Jun 22, 2005
Rep. Udall, Tom [D-NM-3]	D · NM		Sep 13, 2005
Rep. Brown, Sherrod [D-OH-13]	D · OH		Feb 28, 2006
Rep. Ross, Mike [D-AR-4]	D · AR		May 1, 2006
Rep. Filner, Bob [D-CA-51]	D · CA		May 9, 2006
Rep. Miller, Brad [D-NC-13]	D · NC		May 9, 2006
Rep. Hooley, Darlene [D-OR-5]	D · OR		Jul 11, 2006

Committee Activity

Committee	Chamber	Activity	Date
Budget Committee	House	Referred To	Apr 28, 2005
Education and Workforce Committee	House	Referred to	May 20, 2005
Ways and Means Committee	House	Referred to	May 15, 2005

Subjects & Policy Tags

Policy Area:

Health

## Related Bills

Bill	Relationship	Last Action
<a href="#">109 S 2510</a>	Related bill	<b>Apr 5, 2006:</b> Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)
<a href="#">109 S 2382</a>	Related bill	<b>Mar 7, 2006:</b> Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S1840-1844)
<a href="#">109 S 874</a>	Related bill	<b>Apr 22, 2005:</b> Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91.
<a href="#">109 S 637</a>	Related bill	<b>Mar 16, 2005:</b> Read twice and referred to the Committee on Finance.

## Summary (as of Apr 28, 2005)

Small Employers Health Benefits Program Act of 2005 - 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. Requires a carrier to determine the amount of premiums to assess for coverage based on a community rate that may be annually adjusted based on geographic area, family status, and age.

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.

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.

Amends the Balanced Budget and Emergency Deficit Control Act of 1985 to extend requirements that certain legislation which increases the deficit will trigger an offsetting sequestration (pay-as-you-go or PAYGO requirements).

## Actions Timeline

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- **May 20, 2005:** Referred to the Subcommittee on Employer-Employee Relations.
- **May 15, 2005:** Referred to the Subcommittee on Health.
- **Apr 28, 2005:** Introduced in House
- **Apr 28, 2005:** Introduced in House
- **Apr 28, 2005:** Referred to the Committee on Ways and Means, and in addition to the Committees on Education and the Workforce, and the Budget, 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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