

## S 2382

Small Employers Health Benefits Program Act of 2006

**Congress:** 109 (2005–2007, Ended)

**Chamber:** Senate

**Policy Area:** Health

**Introduced:** Mar 7, 2006

**Current Status:** Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S1840-1844)

**Latest Action:** Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S1840-1844)  
(Mar 7, 2006)

**Official Text:** <https://www.congress.gov/bill/109th-congress/senate-bill/2382>

### Sponsor

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

**Party:** Democratic • **State:** IL • **Chamber:** Senate

Cosponsors (24 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Baucus, Max [D-MT]	D · MT		Mar 7, 2006
Sen. Bingaman, Jeff [D-NM]	D · NM		Mar 7, 2006
Sen. Boxer, Barbara [D-CA]	D · CA		Mar 7, 2006
Sen. Cantwell, Maria [D-WA]	D · WA		Mar 7, 2006
Sen. Carper, Thomas R. [D-DE]	D · DE		Mar 7, 2006
Sen. Clinton, Hillary Rodham [D-NY]	D · NY		Mar 7, 2006
Sen. Dodd, Christopher J. [D-CT]	D · CT		Mar 7, 2006
Sen. Harkin, Tom [D-IA]	D · IA		Mar 7, 2006
Sen. Johnson, Tim [D-SD]	D · SD		Mar 7, 2006
Sen. Kennedy, Edward M. [D-MA]	D · MA		Mar 7, 2006
Sen. Kerry, John F. [D-MA]	D · MA		Mar 7, 2006
Sen. Kohl, Herb [D-WI]	D · WI		Mar 7, 2006
Sen. Landrieu, Mary L. [D-LA]	D · LA		Mar 7, 2006
Sen. Lautenberg, Frank R. [D-NJ]	D · NJ		Mar 7, 2006
Sen. Leahy, Patrick J. [D-VT]	D · VT		Mar 7, 2006
Sen. Lincoln, Blanche L. [D-AR]	D · AR		Mar 7, 2006
Sen. Menendez, Robert [D-NJ]	D · NJ		Mar 7, 2006
Sen. Mikulski, Barbara A. [D-MD]	D · MD		Mar 7, 2006
Sen. Nelson, Bill [D-FL]	D · FL		Mar 7, 2006
Sen. Pryor, Mark L. [D-AR]	D · AR		Mar 7, 2006
Sen. Reid, Harry [D-NV]	D · NV		Mar 7, 2006
Sen. Rockefeller, John D., IV [D-WV]	D · WV		Mar 7, 2006
Sen. Lieberman, Joseph I. [D-CT]	D · CT		Mar 14, 2006
Sen. Dayton, Mark [D-MN]	D · MN		Mar 27, 2006

Committee Activity

Committee	Chamber	Activity	Date
Finance Committee	Senate	Referred To	Mar 7, 2006

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
109 S 2510	Related bill	<b>Apr 5, 2006:</b> Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)
109 HR 1955	Related bill	<b>May 20, 2005:</b> Referred to the Subcommittee on Employer-Employee Relations.
109 S 874	Related bill	<b>Apr 22, 2005:</b> Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91.
109 S 637	Related bill	<b>Mar 16, 2005:</b> Read twice and referred to the Committee on Finance.

Small Employers Health Benefits Program Act of 2006 - 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 the Office to ensure that a range of health benefits plans are provided, including one that provides the same benefits as the government-wide plan available to federal employees. 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. Prohibits varying premium rates based on health-status related factors, gender, class of business, or claims experience.

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.

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## **Actions Timeline**

- **Mar 7, 2006:** Introduced in Senate
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