

Bill Fact Sheet – December 5, 2025 https://legilist.com

Bill page: https://legilist.com/bill/109/s/2510

S 2510

Small Employers Health Benefits Program Act of 2006

Congress: 109 (2005–2007, Ended)

Chamber: Senate
Policy Area: Health
Introduced: Apr 5, 2006

Current Status: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)

Latest Action: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)

(Apr 5, 2006)

Official Text: https://www.congress.gov/bill/109th-congress/senate-bill/2510

Sponsor

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

Party: Democratic • State: IL • Chamber: Senate

Cosponsors (26 total)

| Cosponsor | Party / State | Role | Date Joined |
|--------------------------------------|---------------|------|--------------------|
| Sen. Baucus, Max [D-MT] | D · MT | | Apr 5, 2006 |
| Sen. Bingaman, Jeff [D-NM] | D · NM | | Apr 5, 2006 |
| Sen. Boxer, Barbara [D-CA] | D · CA | | Apr 5, 2006 |
| Sen. Cantwell, Maria [D-WA] | D · WA | | Apr 5, 2006 |
| Sen. Carper, Thomas R. [D-DE] | D · DE | | Apr 5, 2006 |
| Sen. Clinton, Hillary Rodham [D-NY] | $D \cdot NY$ | | Apr 5, 2006 |
| Sen. Dayton, Mark [D-MN] | $D \cdot MN$ | | Apr 5, 2006 |
| Sen. Dodd, Christopher J. [D-CT] | $D\cdotCT$ | | Apr 5, 2006 |
| Sen. Harkin, Tom [D-IA] | D · IA | | Apr 5, 2006 |
| Sen. Johnson, Tim [D-SD] | D·SD | | Apr 5, 2006 |
| Sen. Kennedy, Edward M. [D-MA] | $D\cdotMA$ | | Apr 5, 2006 |
| Sen. Kerry, John F. [D-MA] | $D\cdotMA$ | | Apr 5, 2006 |
| Sen. Kohl, Herb [D-WI] | D · WI | | Apr 5, 2006 |
| Sen. Lautenberg, Frank R. [D-NJ] | D · NJ | | Apr 5, 2006 |
| Sen. Leahy, Patrick J. [D-VT] | $D \cdot VT$ | | Apr 5, 2006 |
| Sen. Lieberman, Joseph I. [D-CT] | $D \cdot CT$ | | Apr 5, 2006 |
| Sen. Lincoln, Blanche L. [D-AR] | $D \cdot AR$ | | Apr 5, 2006 |
| Sen. Menendez, Robert [D-NJ] | $D \cdot NJ$ | | Apr 5, 2006 |
| Sen. Mikulski, Barbara A. [D-MD] | $D\cdotMD$ | | Apr 5, 2006 |
| Sen. Nelson, Bill [D-FL] | D · FL | | Apr 5, 2006 |
| Sen. Pryor, Mark L. [D-AR] | D · AR | | Apr 5, 2006 |
| Sen. Reid, Harry [D-NV] | $D \cdot NV$ | | Apr 5, 2006 |
| Sen. Rockefeller, John D., IV [D-WV] | $D \cdot WV$ | | Apr 5, 2006 |
| Sen. Schumer, Charles E. [D-NY] | D · NY | | May 2, 2006 |
| Sen. Obama, Barack [D-IL] | D·IL | | May 3, 2006 |
| Sen. Stabenow, Debbie [D-MI] | D · MI | | May 9, 2006 |
| | | | |

Committee Activity

| Committee | Chamber | Activity | Date |
|-------------------|---------|-------------|-------------|
| Finance Committee | Senate | Referred To | Apr 5, 2006 |

Subjects & Policy Tags

Policy Area:

Health

Related Bills

| BillRelationshipLast Action109 S 2382Related billMar 7, 2006: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S1840-1844)109 HR 1955Related billMay 20, 2005: Referred to the Subcommittee on Employer-Employee Relations.109 S 874Related billApr 22, 2005: Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91.109 S 637Related billMar 16, 2005: Read twice and referred to the Committee on Finance. | | | |
|--|------------|--------------|--|
| S1840-1844) 109 HR Related bill May 20, 2005: Referred to the Subcommittee on Employer-Employee Relations. 109 S 874 Related bill Apr 22, 2005: Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91. | Bill | Relationship | Last Action |
| 1955 109 S 874 Related bill Apr 22, 2005: Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91. | 109 S 2382 | Related bill | , |
| 91. | | Related bill | May 20, 2005: Referred to the Subcommittee on Employer-Employee Relations. |
| 109 S 637 Related bill Mar 16, 2005: Read twice and referred to the Committee on Finance. | 109 S 874 | Related bill | • |
| | 109 S 637 | Related bill | Mar 16, 2005: Read twice and referred to the Committee on Finance. |

Summary (as of Apr 5, 2006)

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 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.

Actions Timeline

- Apr 5, 2006: Introduced in Senate
- Apr 5, 2006: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)