

S 874

Small Employers Health Benefits Program Act of 2005

Congress: 109 (2005–2007, Ended)

Chamber: Senate

Policy Area: Health

Introduced: Apr 21, 2005

Current Status: Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91.

Latest Action: Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91. (Apr 22, 2005)

Official Text: <https://www.congress.gov/bill/109th-congress/senate-bill/874>

Sponsor

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

Party: Democratic • State: IL • Chamber: Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Lincoln, Blanche L. [D-AR]	D · AR		Apr 21, 2005

Committee Activity

No committee referrals or activity are recorded for this bill.

Subjects & Policy Tags

Policy Area:

Health

Related Bills

Bill	Relationship	Last Action
109 S 2510	Related bill	Apr 5, 2006: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S2905-2908)
109 S 2382	Related bill	Mar 7, 2006: Read twice and referred to the Committee on Finance. (text of measure as introduced: CR S1840-1844)
109 HR 1955	Related bill	May 20, 2005: Referred to the Subcommittee on Employer-Employee Relations.
109 S 637	Identical bill	Mar 16, 2005: Read twice and referred to the Committee on Finance.

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.

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 22, 2005:** Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 91.
- **Apr 21, 2005:** Introduced in Senate
- **Apr 21, 2005:** Introduced in the Senate. Read the first time. Placed on Senate Legislative Calendar under Read the First Time. (text of measure as introduced: CR S4114-4118)