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## OLR Bill Analysis

**sHB 6999 (as amended by House "A")\***

### ***AN ACT REQUIRING A REPORT CONCERNING HEALTH CARE PLANS, RETIREMENT PLANS AND OTHER BENEFITS PROVIDED BY NONSTATE PUBLIC EMPLOYERS.***

#### **SUMMARY**

This bill establishes two reporting requirements on employer-sponsored health care plans.

EFFECTIVE DATE: October 1, 2025, but the provision requiring the study on trade associations is effective from passage.

\*House Amendment "A" adds the provision requiring a study on trade associations and adds the Insurance Committee to the list of entities that must receive the annual report summarizing data on nonstate public employers.

#### **STUDY ON TRADE ASSOCIATIONS**

The bill requires the comptroller, in consultation with specified entities described below, to conduct a study on the costs and benefits of allowing trade associations to pool their memberships to sponsor group health insurance plans by establishing a multiple employer welfare arrangement. The report must include available information on:

1. the approximate number of employees covered under these group health insurance plans sponsored by employer members of trade associations;
2. the total estimated premium for each coverage type, including employee and employer shares and medical and pharmacy coverage;
3. the suggested amounts of any contributions to health savings or health reimbursement accounts by these employers or trade

- association members;
4. any legislative recommendations on tax abatements;
  5. the suggested number of participants in these plans, including employee dependents, to properly fund the pool; and
  6. other information the comptroller determines, in consultation with interested parties (described below), is appropriate to consider when determining whether allowing trade associations to pool their members for this purpose would result in savings.

The comptroller must do the study in collaboration with the Office of Policy and Management (OPM), the Insurance Department, and any interested parties. Interested parties are trade, industry, nonprofit, or professional associations the comptroller selects in consultation with the Insurance Committee chairpersons and ranking members. The bill specifies that the report must not include the names of or identifying information for any organizations connected with the required information in the report.

The comptroller must submit the report to the Insurance Committee by February 1, 2026.

#### **ANNUAL REPORT SUMMARIZING DATA ON NONSTATE PUBLIC EMPLOYERS**

The bill additionally requires the comptroller to summarize and analyze information that nonstate public employers must give him about their health care plans under existing law (e.g., the number of employees covered under an employer-sponsored plan, the benefits and coverage provided under each plan, and information about retirement plans and benefits the employer offers). The comptroller must annually submit, beginning by January 1, 2026, his summary and analysis to the OPM secretary, Office of Fiscal Analysis, Planning and Development Committee, Insurance Committee, and each nonstate public employer.

Under existing law, unchanged by the bill, nonstate public employers must submit this information about their health care plans by October 1

each year.

**COMMITTEE ACTION**

Planning and Development Committee

Joint Favorable Substitute

Yea 12 Nay 8 (03/12/2025)