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Senator Bailey, Representative Mathieson, distinguished colleagues on the Health Coverage, Insurance and Financial Services Committee, I am Joshua Morris, and I represent the people of Leeds, Turner, and Wayne. I am pleased to introduce ***LD 520, An Act to Ensure Choices in Health Insurance Markets by Modifying the Provisions of Law Governing Clear Choice Design Health Plans.***

The bill requires that the bureau of insurance allows for different plan designs for the individual and small group plans on the exchange. This is because the two groups shop differently. Small groups are companies that are looking for plans that suit their employees' needs and to attract talent. The individual market is made up of people who are looking for insurance because they need it.

This proposed bill makes more sense when we consider these realities. The other important thing this bill does is that it requires the bureau to make these plan designs available to the insurance companies by January 31st of every year. This allows the companies to better price these plans for their customers before rates need to be filed.

Thank you for your consideration. I would be happy to answer any questions.

Joshua Morris
State Representative