

HOUSE BILL NO. HB0161

Wyoming health insurance market study.

Sponsored by: Representative(s) Geringer, Filer and Larsen,
L and Senator(s) Brennan and Love

A BILL

for

1 AN ACT relating to insurance plans; requiring a study
2 regarding health insurance markets as specified; providing
3 legislative findings; requiring a report; providing an
4 appropriation; and providing for an effective date.

5

6 *Be It Enacted by the Legislature of the State of Wyoming:*

7

8 **Section 1.**

9

10 (a) The purpose of this act is to direct a limited,
11 data-driven study of market-based health insurance
12 strategies while preserving fiscal discipline and
13 legislative oversight.

14

15 (b) The legislature finds that:

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2 (i) Wyoming's small population and geographic
3 dispersion contribute to higher per capita health insurance
4 costs and limited risk pooling;

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6 (ii) Small business owners, sole proprietors,
7 independent contractors, agricultural producers, early
8 retirees not yet eligible for medicare, seasonal workers
9 and rural residents face high insurance premiums and few
10 coverage options;

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12 (iii) A stable private health insurance market
13 is essential to affordability without the need to expand
14 public entitlement programs;

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16 (iv) Other low-population states have used
17 market-based risk mitigation tools to stabilize health
18 insurance premiums;

19

20 (v) Any evaluation of Wyoming's health insurance
21 market must avoid new mandates, subsidies or expansion of
22 public assistance programs.

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1 (c) The department of health, department of insurance
2 and department of administration and information shall
3 jointly conduct a study regarding health insurance markets
4 in Wyoming. The study shall be advisory only and shall not
5 authorize any program implementation.

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7 (d) The study shall examine, at minimum, the
8 following:

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10 (i) Whether it is feasible for residents of the
11 state who are not state employees or officials to have
12 access to the state employees' and officials' group
13 insurance plan, provided that these residents:

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15 (A) Pay the full actuarial cost of health
16 insurance premiums;

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18 (B) Pay all associated administrative
19 costs; and

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21 (C) Do not increase costs, risks or
22 liabilities for state employees and officials or taxpayers.

23

1 (ii) Whether it is feasible to create a state-
2 level reinsurance program designed to mitigate premium
3 volatility in the individual or small group insurance
4 markets, without imposing mandates, creating subsidies or
5 expanding medicaid;

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7 (iii) Whether it is feasible to adopt strategies
8 used or examined by other low-population states that have
9 implemented or studied similar market-based health
10 insurance risk pooling or reinsurance mechanisms.

11

12 (e) Nothing in this act shall be construed to:

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14 (i) Expand medicaid or any other public
15 assistance program;

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17 (ii) Create taxpayer-funded health insurance
18 subsidies;

19

20 (iii) Mandate participation in a health
21 insurance pool or similar program by persons or employers;

22

1 (iv) Implement any program without further
2 legislative authorization.

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4 (f) The department of health, department of insurance
5 and department of administration and information shall
6 report to the joint labor, health and social services
7 interim committee on the findings of the study required by
8 this act not later than October 15, 2026.

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10 **Section 2.**

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12 (a) There is appropriated two hundred fifty thousand
13 dollars (\$250,000.00) from the general fund to the
14 department of administration and information for the
15 purpose of conducting the study required by section 1 of
16 this act, in coordination with the department of health and
17 department of insurance. This appropriation shall be for
18 the period beginning with the effective date of this act
19 and ending June 30, 2028. This appropriation shall not be
20 transferred or expended for any other purpose and any
21 unexpended, unobligated funds remaining from this
22 appropriation shall revert as provided by law. It is the
23 intent of the legislature that this appropriation not be

1 included in the department of administration and
2 information's standard budget for the immediately
3 succeeding fiscal biennium.

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5 (b) Funds appropriated under this section shall be
6 used solely for:

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8 (i) Actuarial and economic analysis;

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10 (ii) Legal and regulatory review;

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12 (iii) Comparative analysis of other low-
13 population states; and

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15 (iv) Administrative costs directly related to
16 completion of the study.

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18 **Section 3.** This act is effective immediately upon
19 completion of all acts necessary for a bill to become law
20 as provided by Article 4, Section 8 of the Wyoming
21 Constitution.

22

23

(END)