

SPONSOR: Rep. Griffith & Sen. Gay Rep. Lambert

## HOUSE OF REPRESENTATIVES 152nd GENERAL ASSEMBLY

## HOUSE BILL NO. 257

AN ACT TO AMEND TITLE 18 OF THE DELAWARE CODE RELATING TO EASING ACCESS TO ENROLLMENT IN HEALTH INSURANCE PROGRAMS.

## BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF DELAWARE:

| 1  | Section 1. Amend Chapter 3, Title 18 of the Delaware Code by making deletions as shown by strike through and             |
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| 2  | insertions as shown by underline as follows:   |
| 3  | § 335. Delaware Easy Enrollment Health Insurance Program.  |
| 4  | (a) Definitions. As used in this section:  |
| 5  | (1) "Insurance affordability assistance" means any of the following:   |
| 6  | a. The State Medicaid program.   |
| 7  | b. The Delaware Healthy Children Program   |
| 8  | c. Premium tax credits under § 36B of the Internal Revenue Code.   |
| 9  | d. Cost-sharing reductions   |
| 10 | (b) The Commissioner shall establish and have the authority to operate the Delaware Easy Enrollment Health               |
| 11 | Insurance Program (Program). The purposes of the Program are as follows:   |
| 12 | (1) To establish a State-based reporting system to provide information about the health insurance status of              |
| 13 | State residents through the use of State income tax returns and unemployment compensation applications to identify       |
| 14 | individuals or their dependents lacking health insurance and determine whether the individual is interested in obtaining |
| 15 | health insurance.  |
| 16 | (2) To determine or assess whether an individual or their dependent who is interested in obtaining health                |
| 17 | insurance qualifies for insurance affordability assistance.  |
| 18 | (3) To proactively contact an individual who is interested in obtaining health insurance to assist in enrolling          |
| 19 | the individual in insurance affordability assistance.  |
| 20 | (4) To maximize enrollment of eligible individuals in insurance affordability assistance to improve access to            |
| 21 | care and reduce insurance costs for all residents of the State.  |

Page 1 of 2

HD : KL : MAW Released: 07/07/2023 11:10 AM 0281520071

| (c) The Commissioner, in coordination with the Secretary of the Department of Health and Human Services,             | the         |
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| Secretary of the Department of Finance, and the Secretary of the Department of Labor, shall develop and implement    | <u>ient</u> |
| systems, policies, and practices that encourage, facilitate, and streamline determinations of eligibility for insura | <u>nce</u>  |
| affordability assistance and enrollment to achieve the purposes of this Program.                                     |             |

(d) To facilitate the most efficient implementation of the Program, the Commissioner, Secretary of the Department of Health and Human Services, the Secretary of the Department of Finance, and the Secretary of the Department of Labor may enter into agreements, adopt regulations and guidelines, establish accounts, conduct trainings, provide public information, educate tax preparers, and take any other steps as may be necessary to accomplish the purposes of the Program.

(e) Notwithstanding § 368 of Title 30, the Department of Finance shall share with the Commissioner the taxpayer information that is necessary for purposes of this section.

## **SYNOPSIS**

This Act directs the Insurance Commissioner, in collaboration with the Department of Labor, Department of Health and Social Services, and Department of Finance to develop the Delaware Easy Enrollment Health Insurance Program. Under this program, individuals filing state tax forms or unemployment compensation applications will be able to check off on the form whether they have health insurance and whether they would like assistance in determining their eligibility (or their dependents) for any of the following: Medicaid, Delaware Healthy Children Program, or affordability assistance in an Affordable Care Act Exchange plan. The goal of the program is to maximize enrollment of eligible indidviduals in health care programs to improve access and reduce insurance costs for all residents of Delaware.

HD: KL: MAW Released: 07/07/2023 11:10 AM

Page 2 of 2

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