



The Enzi Bill: Bad Medicine for Delaware

From Families USA ■ March 23, 2006

Congress is considering S. 1955, the Health Insurance Marketplace Modernization and Affordability Act, sponsored by Senator Michael Enzi of Wyoming. If this legislation becomes law, more than 230,000 Delawareans will lose important consumer protections that now apply to their health insurance.

- **The Enzi bill overrides important Delaware laws that regulate health insurance plans.** This legislation will allow insurers to offer plans without the benefits, services, and providers that the state legislature has identified as critical for Delawareans. These changes apply to the small group, large group, and individual health insurance markets.
 - **Medical treatment protections lost in Delaware:** Blood lead screening, cervical cancer screening, clinical trials, colorectal screening, contraceptives, diabetic supplies and education, emergency services, mammography screening, mental health parity, off-label drug use, prostate cancer screening, and well-child care.
 - **Access to provider protections lost in Delaware:** Chiropractors, nurse midwives, nurse practitioners, optometrists, physician assistants, and podiatrists.

These protections are the result of years of consumer advocacy and thoughtful consideration by Delaware state legislators. Not only does the Enzi bill wipe out these existing laws, but it also prevents Delaware state legislators from making decisions in the future about even minimal protections for the state's health care consumers.

- **The Enzi bill sets aside state laws that protect consumers in the small group market from discriminatory pricing practices.** Taking a step opposed by the National Association of Insurance Commissioners, the Enzi bill would allow insurers to charge small businesses as much as 50 percent more for premiums if some of their workers are in less-than-perfect health. Delaware state legislators have passed laws limiting the ability of insurers to discriminate based on gender and geography. The Enzi Bill would also allow unlimited premium increases based on gender, age, geography and other factors.
- **The Enzi bill forces consumers to choose between accepting barebones policies and paying higher rates for the more comprehensive coverage they need.** Many people who need comprehensive coverage will wind up with much higher premiums than they pay today, making health insurance unaffordable for many more people.
- **The Enzi bill increases the cost of insurance for many small businesses by pitting younger, healthier groups against older, sicker groups.** Existing consumer protections that regulate how much insurers can raise premiums when a small business renews coverage would be set aside. Small businesses—even those with just one sick worker—could see their premiums rise sharply.