

# Health Insurance Marketplace Modernization and Affordability Act (HIMMA) Threatens Comprehensive Care for All

Date: April 21, 2006

Organization: National Health Law Program

**ALERT: Health Insurance Marketplace Modernization and Affordability Act (HIMMA) Threatens Comprehensive Care for All**

Earlier this fall, Senator Mike Enzi (R-WY) introduced Senate Bill 1955, the "Health Insurance Marketplace Modernization and Affordability Act" (HIMMA). The bill's sponsors say its supposed to give small businesses more flexibility to offer affordable health insurance to their employees.

But, HIMMA would preempt state insurance laws and eliminate the ability of states to define the minimum requirements of health coverage offered to their residents. Insurance companies could ignore state insurance laws that require the coverage of particular benefits, and instead offer less comprehensive health plans with, for example, limited benefits and high-deductibles, or with unrestricted co-payments.

HIMMA could hinder state mandated insurance coverage for such comprehensive services as cancer screenings and treatment, coverage for children with disabilities, mental health treatment, well-child care and immunizations, maternity care and prescription contraceptives.

Source: National Partnership for Women & Families, "S. 1955: Claims Don't Meet Reality," <http://www.nationalpartnership.org/portals/p3/library/TheUninsured/S1955ClaimsvsReality.pdf>

For additional details on the HIMMA bill, as reported out of Committee, see attached PPDF copy of S. 1955.

