

Reps. Rogers, Elsenheimer, Kowall, Moss, Lund, Schuitmaker, Meekhof, Hildenbrand, DeShazor, Genetski, Green, Agema, Proos, Kurtz, Lori, Tyler, McMillin, Crawford, Pavlov, Moore, Daley, Horn, Caul, Denby, Amash, Meltzer, Knollenberg, Ball, Haveman and Opsommer offered the following resolution:

**House Resolution No. 39.**

A resolution to memorialize Congress to take the necessary short- and long-term actions to make health insurance coverage affordable for millions of Americans without employment-based coverage, including removing any requirement to exhaust COBRA coverage prior to seeking coverage in the individual market.

Whereas, During this economic crisis, the ranks of the uninsured are swelling, with the recently unemployed and those whose employers have dropped employee health care benefits to cut costs. In December 2008, Michigan's unemployment rate grew to 10.6 percent and the national average rose to 7.2 percent; and

Whereas, Solutions to the loss of employer health coverage provided under federal COBRA and HIPAA provisions are too costly and restrictive for many Americans who need insurance. COBRA allows individuals who have left a job to continue their employer's health benefit group plan by assuming up to 102 percent of the premium cost of the plan. Full-family COBRA coverage is nearly equivalent to 84 percent of the standard unemployment benefit; and

Whereas, Federal law requires COBRA coverage to be exhausted in many circumstances before a family can move into the individual market under the protection of HIPAA. Depending on a family's circumstances, it can take 18 months or more to exhaust COBRA coverage. Families that demonstrate months of credible coverage without a break of 63 days or more can move into the individual market without being subjected to medical underwriting of pre-existing conditions. Most families cannot afford the cost of months of COBRA coverage, which forces a break in coverage and the loss of HIPAA protections. While well intentioned, the federal laws do not work in times of economic hardship; now, therefore, be it

Resolved by the House of Representatives, That we memorialize Congress to take the necessary short- and long-term actions to make health insurance coverage affordable for millions of Americans without employment based coverage, including removing any requirement to exhaust COBRA coverage prior to seeking coverage in the individual market; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States Senate, the Speaker of the United States House of Representatives, and the members of the Michigan congressional delegation.