



## Legislation Text

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**File #:** Res 0471-2004, **Version:** \*

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### Res. No. 471

Resolution calling upon Congress to adopt the Health Care Choice Act (H.R.4662), which would provide for cooperative governing of individual health insurance coverage offered in interstate commerce.

By Council Members James, Clarke, Comrie, Nelson, Seabrook and Stewart

Whereas, Currently, numerous variations exist in individual state laws regarding the ability of insurers to offer individual health insurance coverage, resulting in a lack of consumer choice in price and service options; and

Whereas, The Health Care Choice Act (H.R.4662) (“the Act”) would enable individuals to obtain health insurance coverage from another state through the Internet or in person; and

Whereas, The Act would provide that the laws of an insurance issuer’s designated primary state of business would take jurisdiction over secondary state laws with respect to health insurance coverage; and

Whereas, The Act would also provide that the primary state would have sole jurisdiction to enforce the laws governing the issuance of individual health insurance coverage in primary and secondary states; and

Whereas, Additionally, the Act would allow secondary states to require insurance issuers from out of state to pay applicable taxes, register with the state insurance commissioner and provide notice of such issuer’s primary state in any insurance coverage issued, among other requirements; and

Whereas, By allowing consumers to purchase health insurance online from anywhere in the country, the Act would foster competition within the health insurance industry to produce insurance options that are less expensive and of higher quality; and

Whereas, Individuals who buy their own health insurance in New York City, without the help of an employer or union, are currently faced with premiums on average of \$521 per month, according to a 2004

report by Working Today; and

Whereas, Further, the Working Today report states that workers can only afford to spend 5% of their income on health insurance, thus making it necessary to earn \$120,000 or more a year in order to afford current premiums for health insurance in New York City; and

Whereas, The passage of the Health Care Choice Act would make health insurance more accessible and affordable to individuals lacking coverage both in New York City and the rest of the United States; now, therefore, be it

Resolved that the Council of the City of New York calls upon Congress to adopt the Health Care Choice Act (H.R.4662), which would provide for cooperative governing of individual health insurance coverage offered in interstate commerce.

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