

IN THE HOUSE OF REPRESENTATIVES
HOUSE CONCURRENT RESOLUTION NO. 45

BY EDUCATION COMMITTEE

A CONCURRENT RESOLUTION

STATING FINDINGS OF THE LEGISLATURE AND ENCOURAGING THE PROVIDERS OF HEALTH
INSURANCE IN IDAHO TO DEVELOP THEIR OWN INSURANCE EXCHANGE AS PART OF
THE SOLUTION TO HEALTH INSURANCE COSTS.

Be It Resolved by the Legislature of the State of Idaho:

WHEREAS, the Patient Protection and Affordable Care Act, as amended by
the Health Care and Education Reconciliation Act of 2010, comprises compre-
hensive federal health care reform legislation, which is commonly referred
to as the Affordable Care Act; and

WHEREAS, the Affordable Care Act is increasing health care costs, rais-
ing taxes, negatively affecting senior citizens, reducing the quality of
care that Americans are receiving, limiting consumer choice in accessing
private health insurance and reducing the ability of American companies to
compete; and

WHEREAS, the Affordable Care Act constrains the freedom of individuals
to choose their own doctor and interferes with individuals' ability to make
personal health care decisions; and

WHEREAS, the Affordable Care Act seeks to force states to implement gov-
ernment-owned health insurance exchanges, dismissing private sector inno-
vations and solutions; and

WHEREAS, a state health insurance exchange created pursuant to the Af-
fordable Care Act would strip the state of its sovereignty over health insur-
ance matters; and

WHEREAS, a government health insurance exchange will cost consumers and
taxpayers millions of dollars to set up and operate; and

WHEREAS, the solutions to the challenges facing our country generally
spring forward from the private sector and through a robust free-market eco-
nomic system; and

WHEREAS, companies and organizations in the free market have already
created websites and services allowing consumers to pool resources for lower
premiums and compare insurance products, prices and coverages at no cost to
taxpayers.

NOW, THEREFORE, BE IT RESOLVED by the members of the Second Regular
Session of the Sixty-first Idaho Legislature, the House of Representatives
and the Senate concurring therein, that the providers of health insurance
in Idaho are encouraged to establish their own private health insurance ex-
change as part of the solution to the rising costs of health insurance.