

**HB 2408 - DIGEST**

(SUBSTITUTED FOR - SEE 1ST SUB)

Requires a health carrier, that offers a school employees' benefits board-approved health plan to school employees, to: (1) Offer at least one silver qualified health plan on the state health benefit exchange in a county that would not otherwise have individual market health plans, other than catastrophic health plans, offered to county residents on the state health benefit exchange; and

(2) Submit to the insurance commissioner the filings necessary to offer a qualified health plan in every county of the state.

Requires the rate for a person eligible for pool coverage who is eligible for an advance premium tax credit to be reduced by the average amount of the advance premium tax credit a person with the same modified adjusted gross income would receive in counties within the same geographic rating area.

Requires the state health insurance pool administrator to include rate reductions received by individuals when determining the total net cost of pool operation.