

HOUSE BILL NO. 551

INTRODUCED BY K. FLYNN, MACLAREN

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A BILL FOR AN ACT ENTITLED: "AN ACT PROVIDING FOR A HIGH-DEDUCTIBLE HEALTH PLAN WITH A  
FEDERALLY QUALIFIED HEALTH SAVINGS ACCOUNT FOR COVERED INDIVIDUALS IN THE STATE  
EMPLOYEE GROUP BENEFIT PLAN; AND PROVIDING A DELAYED EFFECTIVE DATE."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

**NEW SECTION. Section 1. High-deductible health plan -- health savings account -- contributions.**

(1) (a) As an alternative to the conventional insurance providing state employee group benefits offered under this part, the department shall offer as an optional health plan a high-deductible health plan with a federally qualified health savings account, as provided in 26 U.S.C. 223.

(b) The provisions and limitations of the plan must be determined by the department in accordance with Title 2, chapter 18, part 7, and this part and with federal requirements and limitations.

(2) The department shall offer the federally qualified health savings account for medical expenses for each covered individual in the high-deductible health plan.

(3) Contributions to the health savings account may be made by the employer in an amount to be determined annually by the department, after consideration with the office of budget and program planning, based on:

- (a) federal requirements and limitations; and
  - (b) the actuarial value of the risk-adjusted high deductible to the plan.
- (4) An employee may make additional contributions to the health savings account.

**NEW SECTION. Section 2. Codification instruction.** [Section 1] is intended to be codified as an integral part of Title 2, chapter 18, part 8, and the provisions of Title 2, chapter 18, part 8, apply to [section 1].

**NEW SECTION. SECTION 3. EFFECTIVE DATE.** [THIS ACT] IS EFFECTIVE JANUARY 1, 2013.

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