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House Permits Group Health Insurance for Self-Employed Must Form an Association, Have Constitution and By-Laws

(JUNEAU)—The Alaska House of Representatives unanimously approved House Bill 10 by a vote of 37 to zero on Friday. Sponsored by Representative Cheryll Heinze (R-Anchorage) and House Rules Committee Chair Representative Norman Rokeberg (R-Anchorage), HB 10 allows non-affiliated employers, including non-profit businesses and the self-employed, to be eligible for group health insurance. Group health insurance allows employees to include dependent family members in their health insurance coverage. Now, a pool of non-affiliated employers can form an association to become eligible for group health coverage.

“Alaskans deserve affordable health coverage and should have every opportunity to obtain it,” Heinze said. “Now, those who run their own business have one more benefit for their entrepreneurship. This is a critical first step in providing more than 100,000 Alaskans affordable health insurance.”

“Currently, businesses without common ties, and the self-employed, are restricted from forming health insurance groups,” Rokeberg said. “This is solid legislation that allows businesspeople of all kinds to enjoy group health coverage benefits.”

HB 10 ensures that only legitimate employers and self-employed individuals will benefit from group health insurance. Those businesses that seek group coverage must form an association that has a constitution and by-laws. Only employers and self-employed individuals who are residents of the state, or, out-of-state employers who want to provide coverage to their in-state employees, are eligible for group coverage under HB 10.

“We’re ensuring that Alaska remains a great place to do business,” Heinze said. “All employers, even those who are self-employed, should be able to benefit from group health coverage.”

“This gives the insurance industry a chance to design new products,” Rokeberg said. “HB 10 expands the opportunities for more affordable health insurance to Alaskans.”

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