

## Under the Golden Dome, Too

Week 5 at the Capital was in many ways a week dominated by fiscal issues. As I mentioned last week, on Monday, February 2, Iowa House Republicans announced the launch of a new feature on our website designed to get Iowans' input for budget savings.

**The page is located on [www.iowahouserepublicans.com](http://www.iowahouserepublicans.com) and is part of our plan to bring more truth and transparency to Iowans. As of Tuesday, February 10, over 1000 Iowans posted almost 400 budget savings ideas on the site. Each idea will be evaluated on whether or not it is a cost effective way to reduce government expenditures. Many ideas will require additional research to identify potential savings.**

As many of you know health care is one of my top priorities. One subject we are discussing is whether or not to require health insurance companies to provide the same level of coverage for mental health and substance abuse as they do for physical health. The debate around this centers on how much more you will have to pay for health insurance coverage if this bill becomes law.

People supporting the bill – House File 234, if you'd like to read it - argue that the cost of making this change will be no more than a .3 percent increase in health insurance premiums. Our non-partisan budget agency has calculated that requiring this for the state's health plans will be an additional \$3.3 million when fully implemented. But that doesn't reflect the cost to small businesses and employees, which other states have found to raise costs by as much as five percent. In these tough economic times, any additional cost can have a dramatic effect on employers and employees.

Government's role is to do for citizens what they cannot do by themselves. We know that there are people suffering with mental health issues that cannot get services. In fact, there are waiting lists all over the state for access to services paid for by county and state funds. Instead of this immediate need by providing \$7 million to counties to care for these Iowans, the Legislature is focused on mandating coverage.

This law would only apply to small businesses and individuals buying their own health plans, since Iowa can only impose these requirements on those insurers regulated by the state. Most Iowans have insurance plans regulated by the federal government, and thus would not be impacted by this change. This creates a dilemma.

Iowa has always believed in helping take care of those in need. But requiring this level of care would raise the cost of health care even more than what is already projected. The state's insurance commissioner told one committee last week that every time a benefit is added to an insurance plan, there is a cost. Adding required benefits now could force many small businesses to raise the contribution level from their workers or even worse, force them to drop health coverage all together.

Right now, we as a Legislature should be focused on doing those things that will create new jobs for Iowans out of work and help working Iowans to feel more secure in their jobs.

Thank you to our visitors this week. It is great to have people from home come to visit our beautiful Capitol. Continue to contact me at [linda.upmeyer@legis.state.ia.us](mailto:linda.upmeyer@legis.state.ia.us) or 641-281-3221.