

HOUSE BILL 546

By Casada

AN ACT to amend Tennessee Code Annotated, Title 4;  
Title 29; Title 33; Title 56; Title 63; Title 67 and  
Title 68, relative to enacting the Insurance Costs  
Reduction Act.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, is amended by adding a new,  
appropriately designated section:

(a) This section shall be known and may be cited as the “Insurance Costs  
Reduction Act.”

(b) The commissioner of commerce and insurance shall convene a working  
group of representatives from the healthcare liability insurance industry and healthcare  
providers to study recent trends concerning various issues affecting the insurance  
industry, specifically the healthcare liability insurance industry, including, but not limited  
to:

(1) The reasons for the rising cost of healthcare liability insurance  
premiums and potential solutions to slow the growth in this state;

(2) A comparison of the growth rate of healthcare liability insurance in  
this state to other states;

(3) The trends, rising or declining, of healthcare liability insurance by  
geographic regions within this state;

(4) The extent of any likely adverse impact on patients in the quality of  
care provided, or availability and price of healthcare services due to the manner  
in which the healthcare liability insurance industry operates; and

(5) Any other issue that may be presented to the working group, which, if corrected, would be more cost effective and provide a more efficient and competitive delivery of healthcare in this state.

(c) The working group shall receive input from the healthcare liability insurance industry, the department of health, the department of commerce and insurance, the department of mental health and substance abuse services, health care providers, and patients.

(d)

(1) No later than January 1, 2016, the working group shall submit a report regarding its findings and recommendations, at which time the working group shall terminate and cease to exist.

(2) The report described in subdivision (d)(1) shall be submitted to the governor, the insurance and banking committee of the house of representatives and the commerce and labor committee of the senate.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.