

By: Moore (60th), Formby

To: Labor; Appropriations

HOUSE BILL NO. 1413

1 AN ACT TO PROVIDE CERTAIN INCENTIVES AS ENCOURAGEMENT FOR  
2 SMALL EMPLOYERS TO PROVIDE HEALTH INSURANCE, DISABILITY INSURANCE  
3 AND A RETIREMENT PACKAGE FOR THEIR EMPLOYEES; AND FOR RELATED  
4 PURPOSES.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

6 SECTION 1. (1) If a small employer provides each of his  
7 eligible employees the benefit package described in subsection (2)  
8 of this section, the state shall pay the small employer One  
9 Hundred Dollars (\$100.00) per employee per year.

10 (2) In order to be eligible for the payment provided in  
11 subsection (1) of this section, a small employer must:

12 (a) Pay the full premium for a health benefit plan for  
13 each of his eligible employees;

14 (b) Pay the full premium for disability income  
15 insurance for each of his eligible employees; and

16 (c) Maintain, and contribute to, on behalf of each of  
17 his eligible employees, a retirement or pension plan that meets  
18 the Internal Revenue Service guidelines as a qualified retirement  
19 or pension plan.

20 (3) For purposes of this act, the following terms are  
21 defined as follows:

22 (a) "Small employer" means any person, firm,  
23 corporation, partnership or association actively engaged in  
24 business which, on at least fifty percent (50%) of its working  
25 days during the preceding year, employed no more than one hundred  
26 (100) eligible employees. In determining the number of eligible  
27 employees, companies which are affiliated companies or which are

28 eligible to file a combined tax return for purposes of state  
29 taxation shall be considered one (1) employer.

30 (b) "Eligible employee" means an employee who works on  
31 a full-time basis and has a normal work week of thirty-two (32) or  
32 more hours. The term includes a sole proprietor, a partner or a  
33 partnership and an independent contractor, if the sole proprietor,  
34 partner or independent contractor is included as an employee under  
35 a health benefit plan of a small employer, but does not include an  
36 employee who works on a part-time, temporary or substitute basis.

37 (c) "Health benefit plan" means any hospital or medical  
38 policy or certificate, hospital or medical service plan contract  
39 or health maintenance organization subscriber contract. Health  
40 benefit plan does not include accident-only, specified disease,  
41 credit, dental, vision, Medicare supplement, long-term care  
42 insurance, coverage issued as a supplement to liability insurance,  
43 workers' compensation insurance or automobile medical-payment  
44 insurance.

45 (4) The Commissioner of Insurance shall promulgate rules and  
46 regulations to implement the provisions of this act.

47 SECTION 2. This act shall take effect and be in force from  
48 and after July 1, 2000.