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Crossover Day a mixed bag for Georgia consumers

Critical week brings passage for three pro-consumer bills, one pro-utility bill.

ATLANTA – Arguably the most hectic day of the legislative session in Georgia, “Crossover Day” is the final chance for a bill to pass from one chamber to the other for a vote. This informal, decision-making day saw the passage of three pro-consumer bills in the areas of insurance access, mortgage fraud and health care accountability.

House Bill 509, which will add one consumer member on the State Medical Board (CSBME), passed easily in the House yesterday with a vote of 140 to 24. Georgia’s CSBME currently has 13 members, 12 of whom are medical professionals. Adding consumer members to the board gives non-health care professionals and patients a stronger voice during closed-door disciplinary proceedings, emphasizes patients’ rights and improves overall care. HB 509, sponsored by Rep. Sharon Cooper (R-Marietta) was referred to the Senate Committee on Health and Human Services, chaired by Sen. Don Thomas (R-Dalton).

Senate Bill 94 also received easy passage, with only one dissenting vote, and now moves from the Senate to the House Insurance Committee. The bill, sponsored by Sen. Judson Hill (R-Marietta), would allow dependents to access benefits under their family’s health insurance plan until they are 25, regardless of school enrollment status.

“Both chambers overwhelming approved substantive, pro-consumer bills,” said Georgia Watch Executive Director Allison Wall.

On Wednesday, Senate Bill 57, which addresses fraud and abuses in home loan origination, moved with little opposition from the Senate to the House Judiciary Committee. SB 57, sponsored by Sen. Bill Hamrick (R-Carrollton), bans prepayment penalties on subprime loans, requires lenders to verify a borrower’s income and bans kickbacks for mortgage brokers.

In the melee of crossover day, yet another flagrantly pro-utility bill aimed at the Georgia Public Service Commission squeaked off the House floor, after reconsideration, in a 91 to 85 vote. House Speaker Glenn Richardson (R-Hiram) cast the deciding vote. Sponsored by Rep. Don Parsons (R-Marietta), House Bill 568 would eliminate the rotating one-year term for the PSC chairman position. Instead, the PSC chairman would be an elected position serving a three-year term – with no term limits.

“House Bill 568 has the potential to create a permanent PSC chairman, otherwise known as a dictator,” Wall said. **“This is a bad bill, and the process was subverted when the House Governmental Affairs Committee voted it out without a quorum.”**

Georgia Watch will continue to track SB 57, SB 94, HB 509 and HB 568, among others, over the last three weeks of the legislative session, which is scheduled to end on April 3rd.

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Founded in 2002, Georgia Watch is a nonprofit, nonpartisan 501-(c)(3) watchdog group focusing on consumer education and research in the areas of health care, insurance, identity theft and personal finance. Visit www.GeorgiaWatch.org for more information.