

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **HB 345** HLS 19RS 426

Bill Text Version: **REENGROSSED**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: May 21, 2019	8:34 PM	Author: STOKES
Dept./Agy.: LA Dept. of Insurance/Office of Group Benefits		Analyst: Zachary Rau
Subject: Breast and Ovarian Cancer Susceptibility Testing Coverage		

INSURANCE/HEALTH

RE NO IMPACT See Note

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Provides for coverage for breast and ovarian cancer susceptibility screening

Proposed law requires health coverage plans to include coverage for genetic testing of the BRCA1 and BRCA2 genes to detect an increased risk of breast and ovarian cancer when recommended by a healthcare provider. Proposed law allows for the required coverage in proposed law to be subject to annual deductibles, coinsurance, and copayment provisions of a particular health coverage plan. Proposed law defines "health coverage plan" for the purposes of proposed law. Proposed law shall apply to all policies issued or renewed on and after January 1, 2021.

Effective on January 1, 2021.

EXPENDITURES	2019-20	2020-21	2021-22	2022-23	2023-24	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

REVENUES	2019-20	2020-21	2021-22	2022-23	2023-24	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

EXPENDITURE EXPLANATION

There is no anticipated direct material effect on governmental expenditures as a result of this measure. The Office of Group Benefits reports that it already covers BRCA1 and BRCA2 testing as required in proposed law. Furthermore, the LA Dept. of Insurance reports that proposed law will have a negligible effect on the private insurance market, as a majority of health insurance companies operating in Louisiana currently provide coverage required in the proposed legislation.

REVENUE EXPLANATION

There is no anticipated direct material effect on governmental revenues as a result of this measure.

Senate Dual Referral Rules
 13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}
 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}

House
 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}
 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

Evan Brasseaux

Evan Brasseaux
Staff Director