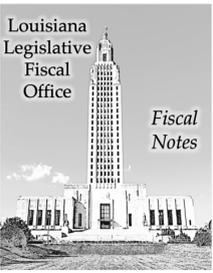


LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 210** SLS 24RS 482

Bill Text Version: **ORIGINAL**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: March 13, 2024 7:29 AM	Author: OWEN, ROBERT
Dept./Agy.: Insurance and Office of Group Benefits	Analyst: Patrice Thomas
Subject: Annual Limitations on Cost-Sharing	

HEALTH/ACC INSURANCE OR NO IMPACT See Note
Provides relative to annual limitations on cost-sharing. (8/1/24)

Proposed law requires a health insurance issuer, when calculating an enrollee's contribution to the annual limitation on cost-sharing under federal law, to include expenditures for any covered item or healthcare service, if the item or healthcare service is included within a category of essential health benefits (EHB) under federal law and regardless of whether the health insurance issuer or its subcontractors classify the item or service as an essential health benefit. Proposed law effective 8/01/2024.

EXPENDITURES	2024-25	2025-26	2026-27	2027-28	2028-29	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	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

REVENUES	2024-25	2025-26	2026-27	2027-28	2028-29	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	\$0	\$0	\$0	\$0	\$0	\$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. Currently, all five self-funded health plans by the Office of Group Benefits (OGB) already comply with the provisions of the proposed law. Except for pediatric dental and vision care, all five of OGB's self-funded health plans include plan member expenditures for all ten (10) essential health benefits (EHB) under Federal law in the calculation of their maximum out-of-pocket and deductible limits. Therefore, the proposed law is not anticipated to have an impact on the expenditures within OGB.

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}

Alan M. Boxberger
Alan M. Boxberger
Legislative Fiscal Officer