LEGISLATIVE FISCAL OFFICE **Fiscal Note**



SB Fiscal Note On:

Author: DUPLESSIS

Analyst: Patrice Thomas

200 SLS 24RS

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Bill Text Version: ENGROSSED

Opp. Chamb. Action: Proposed Amd.:

Date: April 22, 2024

HEALTH/ACC INSURANCE

7:45 PM

Sub. Bill For .:

Dept./Agy.: Insurance and Office of Group Benefits

Subject: Out-of-State Health Insurance Coverage - State of Emergency

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Provides for out-of-state health insurance coverage when the governor declares a state of emergency. (gov sig)

Proposed law requires health insurance issuers to provide healthcare services 24 hours per day, seven days a week for a covered person diagnosed with a disease or condition by a licensed healthcare provider that requires life-sustaining treatments including but not limited to chemotherapy, radiotherapy, dialysis, and heart surgery, when the covered person is forced to temporarily relocate out-of-state as a result of the governor declaring a state of emergency for a named storm.

EG NO IMPACT See Note

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					
Dea./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0
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EXPENDITURE EXPLANATION

There is no anticipated direct material effect on governmental expenditures as a result of this measure. If a person is forced to temporarily relocate out-of-state during a gubernatorial declared state of emergency for a named storm and that person has a diagnosed disease or condition that requires life-sustaining treatments, the proposed law requires health insurers to provide 24 hours per day, 7 days a week coverage to that person where they have relocated, extending out-of-network coverage.

The Office of Group Benefits (OGB) reports the definition of "health insurance issuer" in the proposed law does not include OGB.

REVENUE EXPLANATION

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

<u>Senate</u> 13.5.1 >=	<u>Dual Referral Rules</u> \$100,000 Annual Fiscal Cost {S & H}	House	Alun M. Boderger
13.5.2 >= \$500,000 Annual Tax or Fee		6.8(G) >= \$500,000 Tax or Fee Increase	Alan M. Boxberger Legislative Fiscal Officer