LEGISLATIVE FISCAL OFFICE										
an a	Fiscal Note	ACT 145								
		Fiscal Note On:	HB 6	594 HLS	16RS	782				
: Legiliative	Bill Text Version: ENROLLED									
FiscaleOffice	Opp. Chamb. Action: Proposed Amd.:									
		Sub. Bill For.:								
Date: June 21, 2016	9:40 AM	Author: MORENO								
Dept./Agy.: INSURANCE/OGB										
Subject: Relative to insurance	Relative to insurance coverage for reconstructive surgeries			Analyst: Willis Brewer						

INSURANCE/GROUP BENEFITS

EN NO IMPACT See Note

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Provides relative to required coverage for reconstructive surgeries following mastectomies.

Proposed law clarifies present law provisions including coverage by a "health benefit plan" offered by a "health insurance issuer" to encompass all of the types of plans and entities provided for by present law; "breast reconstruction" procedures will be selected by the patient in consultation with the attending physician; a health benefit plan that provides medical and surgical benefits for a partial or full mastectomy shall also provide such benefits for breast reconstruction; prohibiting the requirement that these procedures be performed under the same policy/plan; and requiring the deductibles, coinsurance, and copayment provisions are consistent with the established mastectomy procedures under the health benefit plan. Proposed law defines "breast reconstruction" as all states of reconstruction of the breast on which a mastectomy has been performed and on the other breast to produce a symmetrical appearance including but not limited to liposuction, tattooing, surgical adjustments, unforeseen medical complications, and prostheses; "health benefit plan" as a policy, contract, certificate, or agreement entered into, offered, or issued by a health insurance issuer; "health insurance issuer" as an entity subject to the insurance laws and regulations of this state that contract or offer to contract any of the costs of health care.

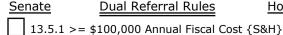
EXPENDITURES	<u>2016-17</u>	<u>2017-18</u>	<u>2018-19</u>	2019-20	2020-21	<u>5 -YEAR TOTAL</u>
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0
REVENUES	2016-17	2017-18	2018-19	2019-20	2020-21	5 -YEAR TOTAL
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Local Funds	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

EXPENDITURE EXPLANATION

There is no anticipated fiscal impact to state expenditures as a result of this measure. This bill codifies into law the current scope of services covered by the Office of Group Benefits in regards to breast reconstruction including liposuction, tattooing, surgical adjustments, unforeseen medical complications, and prostheses. Breast reconstructive surgery following a mastectomy is currently covered by Office of Group Benefit's self-funded health insurance plans therefore the proposed legislation is not anticipated to require any changes to OGB's plans, to increase benefits to insured, or is anticipated to have a fiscal impact. The required level of coverage does not change as a result of this bill nor do the deductibles, coinsurance, or co-payment provisions.

REVENUE EXPLANATION

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



Dual Referral Rules

13.5.2 >= \$500,000 Annual Tax or Fee

Change {S&H}

House

 $6.8(F)(1) >= $100,000 \text{ SGF Fiscal Cost } \{H \& S\}$

6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

Finn Brasseaux

Evan Brasseaux Staff Director