



LEGISLATIVE FISCAL OFFICE
Fiscal Note

Fiscal Note On: **SB 173** SLS 11RS 350

Bill Text Version: **ENGROSSED**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: May 13, 2011 9:41 AM	Author: ADLEY
Dept./Agy.: Office of Group Benefits (OGB)	
Subject: Health Insurance	Analyst: Travis McIlwain

HEALTH/ACC INSURANCEEG NO IMPACT See NotePage 1 of 1

Provides for health insurance claims reform. (8/15/11)

Proposed bill requires every health insurance issuer to provide claims data not less than 90 days prior to the renewal of a policy (upon request). The specific data to include, as requested within the bill, includes: 1.) net claims by month during the policy period, 2.) monthly enrollment by employee only, employee and spouse, employee and family during the policy period, 3.) the amount of any claims reserve established by the insurance provider against future claims, 4.) claims over \$10,000 including claimant identifier, the date of occurrence, the amount of claims paid and those unpaid or outstanding, and claimant health condition or diagnosis, 5.) a complete listing of all potential catastrophic diagnosis and prognosis involving persons covered by the policy.

EXPENDITURES	2011-12	2012-13	2013-14	2014-15	2015-16	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	2011-12	2012-13	2013-14	2014-15	2015-16	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. Any costs incurred as a result of this bill would be incurred by the insurance company due to the requirement to issue specific claims data.

NOTE: To the extent the Office of Group Benefits (OGB) is required to comply with this legislation, OGB can provide the required information without any additional costs.

REVENUE EXPLANATION

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

Senate

☐ 13.5.1 >= \$100,000 Annual Fiscal Cost {S&H}

☐ 13.5.2 >= \$500,000 Annual Tax or Fee Change {S&H}

Dual Referral Rules

House

☐ 6.8(F)1 >= \$500,000 Annual Fiscal Cost {S}

☐ 6.8(F)2 >= \$100,000 Annual SGF Cost {H&S}

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

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