		LEGISL	ATIVE FISC Fiscal Not		ICE					
Louisiana	í				Fiscal Note On:	SB	173	SLS	11RS	350
- :: Legiativa			Bill Text Version: REENGROSSED							
FiscalsOffic	Х с		Opp. Chamb. Action:							
			Proposed Amd.:							
PascilleNote					Sub. Bill For.:					
Date:	May 17, 2011	12:15 PM			Aut	thor: /	ADLEY			
Dept./Agy.:	Office of Group Ber	efits (OGB)								
Subject:	Health Insurance				Ana	lyst: T	Travis M	1cIlwa	in	
HEALTH/ACC	INSURANCE		RE NO IMPACT	See Note				F	Page 1 d	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 oustanding, and claimant health condition or diagnosis, 5.) a complete listing of all potential catastrophic diagnosis and prognosis involving persons covered by the policy.

EXPENDITURES	<u>2011-12</u>	<u>2012-13</u>	<u>2013-14</u>	<u>2014-15</u>	<u>2015-16</u>	<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	<u>2011-12</u>	<u>2012-13</u>	<u>2013-14</u>	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	<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 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.

<u>NOTE</u>: 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.

