

LEGISLATIVE FISCAL OFFICE **Fiscal Note**

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

Bill Text Version: REENGROSSED

Opp. Chamb. Action: w/ HSE COMM AMD

Proposed Amd.: Sub. Bill For.:

Date: June 14, 2011

7:09 AM

Author: ADLEY

HEALTH/ACC INSURANCE

Dept./Agy.: Office of Group Benefits (OGB)

Analyst: Travis McIlwain

Subject: Health Insurance

RE1 NO IMPACT See Note

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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 health and accident insurer or health maintenance organization against future claims, 4.) claims over \$10,000 including claim 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 diagnosis and prognosis that will incur future claims over the amount of \$10,000 under the next policy period.

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	<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	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	<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.

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	<u>Dual Referral Rules</u>	House $\begin{array}{c} & \underline{\text{House}} \\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ & \\$	Annual Fiscal Cost {S}	Evan	Brasseaux
	,000 Annual Tax or Fee	\square 6.8(G) >= \$500,000 Ta	Annual SGF Cost {H&S} ax or Fee Increase : Decrease {S}	Evan Brassea Staff Director	