

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: HB 694 HLS 16RS 782

Bill Text Version: ORIGINAL

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Table with 2 rows and 2 columns. Row 1: Date: April 5, 2016 11:35 AM, Author: MORENO. Row 2: Dept./Agy.: INSURANCE/OGB, Analyst: Willis Brewer. Subject: Relative to insurance coverage for reconstructive surgeries.

INSURANCE/GROUP BENEFITS OR NO IMPACT See Note Page 1 of 1
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; "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.

Table with 7 columns: EXPENDITURES, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 5 -YEAR TOTAL. Rows include State Gen. Fd., Agy. Self-Gen., Ded./Other, Federal Funds, Local Funds, and Annual Total. All values are \$0.

EXPENDITURE EXPLANATION

There is no anticipated fiscal impact to state expenditures as a result of this measure. 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. This bill provides clarifying language to present law involving reconstructive surgeries following mastectomies.

REVENUE EXPLANATION

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

Senate Dual Referral Rules House
13.5.1 >= \$100,000 Annual Fiscal Cost {S&H} 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}
13.5.2 >= \$500,000 Annual Tax or Fee Change {S&H} 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

Evan Brasseaux
Evan Brasseaux
Staff Director