



**Fiscal Estimate Narratives**

**DOA 3/4/2009**

LRB Number <b>09-1487/1</b>	Introduction Number <b>AB-0044</b>	Estimate Type <b>Original</b>
<b>Description</b> The Volunteer Health Care Provider Program		

**Assumptions Used in Arriving at Fiscal Estimate**

The proposed legislation requires the state to provide or pay for legal representation and pay for damages and costs awarded against volunteer health care providers providing services as state agents under the Volunteer Health Care Provider Program, regardless of whether any other insurance provides coverage.

Volunteers who are currently enrolled in the Program and have medical malpractice insurance already have the protections of the Program if their current insurance does not provide coverage. For volunteers who are retired and have no insurance, the Program provides them with primary coverage so this bill does not add any insurance benefit that does not already exist. In addition, the bill extends the status of state agents to chiropractors and physical therapists, when they are participating in the volunteer health care services program.

The administration of the Volunteer Health Care Provider Program is done by the Bureau of State Risk Management in the Department of Administration. Extending coverage to chiropractors and physical therapists will increase staff time needed to process and review applications. The cost of this increase is indeterminate, as the increase in applications is unknown.

It is not possible to estimate the potential claims cost of this proposed legislation. It is unknown what, if any, costs have been covered by the provider's medical malpractice insurance.

**Long-Range Fiscal Implications**

Unknown.