



## Fiscal Estimate Narratives

DPI 12/18/2009

LRB Number	<b>09-3042/1</b>	Introduction Number	<b>SB-418</b>	Estimate Type	<b>Original</b>
<b>Description</b> Disclosure of information by health care providers and insurers and providing a penalty					

### Assumptions Used in Arriving at Fiscal Estimate

Under the bill, a self-insured health plan of a school district must provide to an insured under the health insurance policy or an enrollee under the self-insured health plan a good faith estimate of the median reimbursement that the insurer or self-insured health plan would expect to pay for a specified health care service in the geographic region in which the service will be provided. In addition, the insurer or self-insured health plan must provide to an insured or enrollee a good faith estimate of the insured's or enrollee's total out-of-pocket cost for the specified service. The information must be provided only if the insured or enrollee requests it, and it must be provided at no charge to the insured or enrollee. Before providing any of the information, the insurer or self-insured health plan may require the insured or enrollee to provide the name of the provider providing the service, the facility at which the service will be provided, the date the service will be provided, the provider's estimate of the charges, and the Current Procedural Terminology code or Current Dental Terminology code for the service. In addition, the bill provides that any good faith estimate provided is not a legally binding estimate.

This bill will have no fiscal effect on the Department of Public Instruction.

### Long-Range Fiscal Implications