

Fiscal Estimate - 2009 Session

Original Updated Corrected Supplemental

LRB Number **09-3086/2** **Introduction Number** **SB-483**

Description
Prohibiting health insurance policies and self-insured health plans from excluding coverage for injuries based on the use of alcohol or controlled substances

Fiscal Effect

State:
 No State Fiscal Effect
 Indeterminate
 Increase Existing Appropriations Increase Existing Revenues Increase Costs - May be possible to absorb within agency's budget
 Decrease Existing Appropriations Decrease Existing Revenues Yes No
 Create New Appropriations Decrease Costs

Local:
 No Local Government Costs
 Indeterminate
 1. Increase Costs 3. Increase Revenue 5. Types of Local Government Units Affected
 Permissive Mandatory Permissive Mandatory Towns Village Cities
 2. Decrease Costs 4. Decrease Revenue Counties Others
 Permissive Mandatory Permissive Mandatory School Districts WTCS Districts

Fund Sources Affected **Affected Ch. 20 Appropriations**

GPR FED PRO PRS SEG SEGS

Agency/Prepared By **Authorized Signature** **Date**

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Fiscal Estimate Narratives

DHS 3/19/2010

LRB Number	09-3086/2	Introduction Number	SB-483	Estimate Type	Original
Description Prohibiting health insurance policies and self-insured health plans from excluding coverage for injuries based on the use of alcohol or controlled substances					

Assumptions Used in Arriving at Fiscal Estimate

This bill prohibits health insurance plans from refusing to cover medical expenses related to an injury resulting from the covered individual's alcohol or controlled substance use. The bill provides that any cost-sharing provisions or other limitations that apply under the health plan may be applied to coverage of these injuries, however. This bill applies to individual and group health insurance policies, including health care coverage offered by the State.

The provisions of this bill will not apply to state or local administration of the Medical Assistance program. In Wisconsin, the Medical Assistance (MA) program for families is known as BadgerCare Plus. Enrollees in BadgerCare Plus are in either the Standard Plan, which does not have coverage limits, or the Benchmark Plan, which by law has coverage limits that are the same as those provided under the state employee health plan. The state employee health plan does not refuse coverage of injuries resulting from alcohol or controlled substance use. As a result, the Benchmark Plan will not be affected by this bill.

There will be no fiscal effect on the Department as a result of this bill.

Long-Range Fiscal Implications