## Fiscal Estimate - 2017 Session

| ☑ Original ☐ Updated   | Corrected Supplemental   |  |  |  |  |  |
|--|--|--|--|--|--|--|
| LRB Number 17-1881/1   | Introduction Number SB-265   |  |  |  |  |  |
| <b>Description</b> prohibiting preexisting condition exclusion and setting rates or cost sharing based on preexisting conditions |  |  |  |  |  |  |
| Fiscal Effect  |  |  |  |  |  |  |
| Appropriations Reve  | Pease Existing Penues  The ease Existing Penues  The ease Costs - May be possible to absorb within agency's budget to absorb within agency agenc |  |  |  |  |  |
| Permissive Mandatory Pern  2. Decrease Costs 4. Decr   | 5. Types of Local Government Units Affected Towns Village Counties Counties Others Districts Districts   |  |  |  |  |  |
| Fund Sources Affected Affected Ch. 20 Appropriations   |  |  |  |  |  |  |
| GPR FED PRO PRS  | SEG SEGS   |  |  |  |  |  |
| Agency/Prepared By   | Authorized Signature Date  |  |  |  |  |  |
| DPI/ Benjamin Kopitzke (608) 266-1344  | rin Fath (608) 266-2804 5/31/2017  |  |  |  |  |  |

## Fiscal Estimate Narratives DPI 5/31/2017

| LRB Number   | 17-1881/1 | Introduction Number | SB-265 | Estimate Type | Original |  |
|--|-----------|---------------------|--------|---------------|----------|--|
| Description  |           |                     |        |               |          |  |
| prohibiting preexisting condition exclusion and setting rates or cost sharing based on preexisting |           |                     |        |               |          |  |
| conditions   |           |                     |        |               |          |  |

## Assumptions Used in Arriving at Fiscal Estimate

This bill prohibits 1) a group health benefit plan from imposing a preexisting condition exclusion; 2) an individual health insurance policy from reducing or denying a claim or loss incurred or disability commencing under the policy on the ground that a disease or physical condition existed prior to the effective date of coverage; and 3) a group or individual health insurance policy or a self-insured governmental health plan from considering whether an individual, including a dependent, who would be covered under the plan has a preexisting condition for the purpose of setting any deductibles, copayments, or coinsurance under the policy or plan.

Local: Indeterminate

The Department is not in a position to estimate the fiscal impact of this bill on school districts because it neither collects the applicable health insurance/health care cost data from school districts nor possesses the expertise to cost out the changes to health insurance plans that would be necessary to conduct such an estimate.

State: Indeterminate

The Department is not in a position to make a fiscal projection.

## Long-Range Fiscal Implications

None