

### Fiscal Estimate - 2017 Session

Original     
  Updated     
  Corrected     
  Supplemental

<b>LRB Number</b> <b>17-1881/1</b>	<b>Introduction Number</b> <b>SB-265</b>				
<b>Description</b> prohibiting preexisting condition exclusion and setting rates or cost sharing based on preexisting conditions					
<b>Fiscal Effect</b>  <b>State:</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No State Fiscal Effect</li> <li><input type="checkbox"/> Indeterminate</li> <li><input type="checkbox"/> Increase Existing Appropriations</li> <li><input type="checkbox"/> Decrease Existing Appropriations</li> <li><input type="checkbox"/> Create New Appropriations</li> <li><input type="checkbox"/> Increase Existing Revenues</li> <li><input type="checkbox"/> Decrease Existing Revenues</li> <li><input type="checkbox"/> Increase Costs - May be possible to absorb within agency's budget                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes      <input type="checkbox"/> No</li> </ul> </li> <li><input type="checkbox"/> Decrease Costs</li> </ul>					
<b>Local:</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No Local Government Costs</li> <li><input type="checkbox"/> Indeterminate</li> <li>1. <input type="checkbox"/> Increase Costs      3. <input type="checkbox"/> Increase Revenue</li> <li>    <input type="checkbox"/> Permissive   <input type="checkbox"/> Mandatory      <input type="checkbox"/> Permissive   <input type="checkbox"/> Mandatory</li> <li>2. <input type="checkbox"/> Decrease Costs      4. <input type="checkbox"/> Decrease Revenue</li> <li>    <input type="checkbox"/> Permissive   <input type="checkbox"/> Mandatory      <input type="checkbox"/> Permissive   <input type="checkbox"/> Mandatory</li> <li>5. Types of Local Government Units Affected                             <ul style="list-style-type: none"> <li><input type="checkbox"/> Towns      <input type="checkbox"/> Village      <input type="checkbox"/> Cities</li> <li><input type="checkbox"/> Counties      <input type="checkbox"/> Others</li> <li><input type="checkbox"/> School Districts      <input type="checkbox"/> WTCS Districts</li> </ul> </li> </ul>					
<table style="width: 100%;"> <tr> <td style="width: 50%;"><b>Fund Sources Affected</b></td> <td style="width: 50%;"><b>Affected Ch. 20 Appropriations</b></td> </tr> <tr> <td> <input type="checkbox"/> GPR    <input type="checkbox"/> FED    <input type="checkbox"/> PRO    <input type="checkbox"/> PRS    <input type="checkbox"/> SEG    <input type="checkbox"/> SEGS                             </td> <td></td> </tr> </table>		<b>Fund Sources Affected</b>	<b>Affected Ch. 20 Appropriations</b>	<input type="checkbox"/> GPR <input type="checkbox"/> FED <input type="checkbox"/> PRO <input type="checkbox"/> PRS <input type="checkbox"/> SEG <input type="checkbox"/> SEGS	
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<b>Agency/Prepared By</b>	<b>Authorized Signature</b>	<b>Date</b>			
ETF/ Tarna Hunter (608) 267-0908	Pam Henning (608) 267-2929	6/6/2017			

## Fiscal Estimate Narratives

ETF 6/6/2017

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

### Assumptions Used in Arriving at Fiscal Estimate

The bill prohibits the Group Insurance Board from offering a plan that does the following:

- imposes a preexisting condition exclusion;
- reduces or denies a claim or loss incurred or disability commencing under the policy on the grounds that a disease or physical condition existed prior to the effective date of the coverage; or
- considering whether an individual or dependent has a preexisting condition for the purpose of setting deductibles, copays, or coinsurance under the plan.

This would maintain current practice and should not have a fiscal impact on the group health insurance program administered by the Department of Employee Trust Funds.

### Long-Range Fiscal Implications