



Tony Evers, Governor of Wisconsin  
Nathan Houdek, Commissioner of Insurance

June 12, 2023

Mr. Michael J. Queensland  
Senate Chief Clerk  
State Capitol  
P.O. Box 7882  
Madison, WI 53707

Mr. Ted Blazel  
Assembly Chief Clerk  
17 West Main Street  
Room 401  
Madison, WI 53703

**Re: Social and Financial Impact Report—2023 Assembly Bill 311—relating to athletic training and coverage of the services of athletic trainers under health insurance policies and plans.**

Dear Chief Clerks Queensland and Blazel:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting a social and financial impact report on 2023 Assembly Bill 311, relating to athletic training and coverage of the services of athletic trainers under health insurance policies and plans.

**Coverage of Athletic Trainers**

OCI has determined that 2023 Assembly Bill 311 requires a social and financial impact report for the following reasons:

1. Permit a person insured under the policy, plan or contract to obtain treatment or services from a particular type of health care provider, including, but not limited to, requiring a health maintenance organization, preferred provider plan, limited service health organization or other plan to select a particular type of health care provider for participation in the plan.

**Social Impact**

OCI has reviewed the provisions contained in 2023 Assembly Bill 311, in particular sections 2 and 3 amending and creating Wis. Stat. § 632.87 (4s) (b), that requires no health insurance policy, plan, or contract may exclude or refuse to provide coverage for services provided by an athletic trainer within the scope of the athletic trainer's license if the policy, plan, or contract covers those services when provided by another health care provider.

OCI is unable to determine if these proposals could impact access or affordability.

OCI is unable to definitively determine how many consumers would benefit from the proposed mandated coverage. Further, the availability of insurance coverage for consumers without this health insurance provisions is indeterminate.

**Financial Impact**

OCI is unable to determine to what extent, if any, the newly proposed health insurance bill will have a financial impact on insurers. However, OCI is unable to determine whether the newly proposed and

amended coverage of athletic trainers would result in an increase in the use of services or if those services would be lower cost than other services already covered under a policy. Therefore, OCI cannot determine whether or not there would be an additional cost for the proposed additions and modifications.

OCI is unable to determine the extent to which this additional requirement could increase administrative and claims costs or how the proposed requirements on insurers may impact premium costs to consumers and employers.

Please contact Sarah Smith at (608) 209-6309 or [Sarah.Smith2@wisconsin.gov](mailto:Sarah.Smith2@wisconsin.gov) if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Nathan Houdek". The signature is written in a cursive style with a large initial "N" and "H".

Nathan Houdek  
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin