

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 1469-01
Bill No.: SB 287
Subject: Children and Minors; Health Care; Insurance - Health
Type: Original
Date: March 26, 2019

Bill Summary: This proposal allows enrollment in a health benefit plan by a pregnant person under certain circumstances.

FISCAL SUMMARY

| ESTIMATED NET EFFECT ON GENERAL REVENUE FUND | | | |
|--|------------|------------|------------|
| FUND AFFECTED | FY 2020 | FY 2021 | FY 2022 |
| | | | |
| Total Estimated Net Effect on General Revenue | \$0 | \$0 | \$0 |

| ESTIMATED NET EFFECT ON OTHER STATE FUNDS | | | |
|---|-----------------------|------------|------------|
| FUND AFFECTED | FY 2020 | FY 2021 | FY 2022 |
| Insurance Dedicated Fund (0566) | Up to \$23,700 | \$0 | \$0 |
| | | | |
| Total Estimated Net Effect on <u>Other</u> State Funds | Up to \$23,700 | \$0 | \$0 |

Numbers within parentheses: () indicate costs or losses.
 This fiscal note contains 5 pages.

| ESTIMATED NET EFFECT ON FEDERAL FUNDS | | | |
|---|----------------|----------------|----------------|
| FUND AFFECTED | FY 2020 | FY 2021 | FY 2022 |
| | | | |
| | | | |
| Total Estimated Net Effect on <u>All</u> Federal Funds | \$0 | \$0 | \$0 |

| ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE) | | | |
|---|----------------|----------------|----------------|
| FUND AFFECTED | FY 2020 | FY 2021 | FY 2022 |
| | | | |
| | | | |
| Total Estimated Net Effect on FTE | 0 | 0 | 0 |

Estimated Net Effect (expenditures or reduced revenues) expected to exceed \$100,000 in any of the three fiscal years after implementation of the act.

| ESTIMATED NET EFFECT ON LOCAL FUNDS | | | |
|--|----------------|----------------|----------------|
| FUND AFFECTED | FY 2020 | FY 2021 | FY 2022 |
| Local Government | \$0 | \$0 | \$0 |

FISCAL ANALYSIS

ASSUMPTION

Section 376.1212

Officials from the **Department of Insurance, Financial Institutions and Professional Registration (DIFP)** estimate 158 companies will file one policy amendment each for a total of 158 filings submitted to the department for review along with a \$150 filing fee. Additional revenues to the Insurance Dedicated Fund are estimated to be up to \$23,700 (158 * \$150 = \$23,700).

Additional staff and expenses are not being requested with this single proposal, but if multiple proposals pass during the legislative session which require policy form reviews the department may need to request additional staff to handle increase in workload.

Oversight will reflect DIFP estimated revenue of up to \$23,700 to the Insurance Dedicated Fund. Officials from the **DIFP** also assume the proposal will have no other fiscal impact on their organization.

Oversight notes that the DIFP has stated the proposal would not require additional staff or expenses. Oversight does not have any information to the contrary. Therefore, Oversight will reflect \$0 cost to the Insurance Dedicated Fund.

Officials from the **Department of Social Services, the Department of Health and Senior Services, the Department of Mental Health, the Missouri Consolidated Health Care Plan, the Office of Administration, the Missouri Department of Conservation, the Department of Transportation and the Department of Public Safety - Missouri Highway Patrol** each assume the proposal will have no fiscal impact on their respective organizations.

Oversight notes that the above mentioned agencies have stated the proposal would not have a direct fiscal impact on their organization. Oversight does not have any information to the contrary. Therefore, Oversight will reflect a zero impact on the fiscal note for these agencies.

| <u>FISCAL IMPACT - State Government</u> | FY 2020 (10 Mo.) | FY 2021 | FY 2022 |
|---|------------------------------|-------------------|-------------------|
| INSURANCE DEDICATED FUND | | | |
| <u>Revenue - DIFP</u> \$150 Filing Fee | <u>Up to \$23,700</u> | <u>\$0</u> | <u>\$0</u> |
| ESTIMATED NET EFFECT ON THE INSURANCE DEDICATED FUND | <u>Up to \$23,700</u> | <u>\$0</u> | <u>\$0</u> |
| | | | |
| <u>FISCAL IMPACT - Local Government</u> | FY 2020 (10 Mo.) | FY 2021 | FY 2022 |
| | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> |

FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

FISCAL DESCRIPTION

This act provides that any health benefit plan delivered, issued for delivery, continued, or renewed on or after January 1, 2020, in which a person may only enroll during an initial, open, or special enrollment period shall permit enrollment of a pregnant person at any time after the commencement of her pregnancy.

The health benefit plan may require that the pregnancy be certified by a health care practitioner who is licensed in the state and acting within the scope of his or her practice. Coverage shall be effective as of the first day of the month the pregnancy was certified, or if no certification is required, as of the first day of the month the self-attestation of the pregnancy was made by the pregnant person.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Insurance, Financial Institutions and Professional Registration
Department of Social Services
Department of Health and Senior Services
Department of Mental Health
Missouri Consolidated Health Care Plan
Office of Administration
Missouri Department of Conservation
Department of Transportation
Department of Public Safety
Missouri Highway Patrol



Kyle Rieman
Director
March 26, 2019

Ross Strobe
Assistant Director
March 26, 2019