

OFFICE OF FISCAL ANALYSIS

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sSB-10

AN ACT CONCERNING HEALTH INSURANCE AND PATIENT
PROTECTION.

AMENDMENT

LCO No.: 8935

File Copy No.: 419

Senate Calendar No.: 241

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Insurance Dept.	IF - See Below	Potential	Potential

Note: IF=Insurance Fund

Municipal Impact: None

Explanation

The amendment strikes the underlying bill and its associated fiscal impact, and results in the fiscal impact described below.

The amendment may result in a change in Insurance Fund costs and an equally sized change in Insurance Fund revenue to the Insurance Department (DOI) associated with the Health Benefit Review Program (HBRP). Unchanged by the amendment, costs of the program are paid by domestic carriers through the Insurance Fund. Under the amendment the General Assembly cannot enact new health insurance benefit mandates beginning in 2026 unless the mandated benefit has been the subject of a report under the HBRP and an informational hearing, or upon a two-thirds vote of the Insurance and Real Estate Committee.

To the extent that the amendment's modifications to the mandate process result in more or more frequent referrals to the HBRP, DOI will

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incur additional contract costs to analyze the mandate proposals. The cost of a review is at least \$65,000.

On a per-review basis, the amendment's provisions are likely to result in savings compared to current law. Specifically, limits to the number and type of mandates, changes to the criteria that must be evaluated, and the potential for competitive bidding may result in contract cost savings when reviews are conducted.

The preceding Fiscal Impact statement is prepared for the benefit of the members of the General Assembly, solely for the purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.