LEGISLATIVE FISCAL OFFICE Fiscal Note



Fiscal Note On: **SB**

Bill Text Version: ORIGINAL

Opp. Chamb. Action: Proposed Amd.:

Sub. Bill For .:

Date: March 22, 2022 6:38 AM Author: MORRIS, JAY

Dept./Agy.: Insurance

Subject: Prohibits Insurance Providers Requiring Certain Vaccinations

Analyst: Patrice Thomas

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INSURANCE POLICIES

OR NO IMPACT See Note

Prohibits insurance companies from requiring a person or business to have a certain vaccination status or requiring information from an applicant or policyholder regarding vaccination status. (8/1/22)

<u>Proposed law</u> prohibits an insurer from requiring or requesting the vaccination status of anyone presently covered or applying/enrolling for coverage. Proposed law prohibits an insurer from requesting or requiring policies or procedures on vaccination status. <u>Proposed law</u> prohibits an insurer when determining eligibility for coverage, establishing premiums, limiting coverage, or other underwriting from doing the following: (1) Requiring, requesting, or purchasing information on vaccination status; (2) Requiring or requesting a vaccine as a requirement for coverage; (3) Terminating, denying, restricting, limiting, excluding, or otherwise applying conditions on vaccination status; (4) Imposing a rider that excludes coverage for certain benefits or services under the insurance plan, or restricting the sale of the insurance plan based on vaccination status; (5) Establishing differentials in premium rates or cost sharing for coverage under the insurance plan based on vaccination status; (6) Otherwise discriminating based on vaccination status. Proposed law effective 8/01/2022.

| EXPENDITURES | 2022-23 | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 5 -YEAR TOTAL |
|----------------|------------|------------|------------|------------|------------|---------------|
| State Gen. Fd. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Agy. Self-Gen. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Ded./Other | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Federal Funds | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Local Funds | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> |
| Annual Total | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| REVENUES | 2022-23 | 2023-24 | 2024-25 | 2025-26 | 2026-27 | 5 -YEAR TOTAL |
| State Gen. Fd. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Agy. Self-Gen. | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Ded./Other | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Federal Funds | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Local Funds | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> | <u>\$0</u> |
| Annual Total | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

EXPENDITURE EXPLANATION

There is no anticipated direct material effect on governmental expenditures as a result of this measure. The proposed law prohibits insurance companies from requesting or requiring vaccination status information from individuals or businesses seeking to enroll or already enrolled in coverage. The proposed law prohibits insurance companies from requesting or requiring that a businesses applying or enrolling for coverage under the insurance plan, or a business that is currently covered, adopt any policies or procedures for vaccination status. Also, the proposed law prohibits insurance companies from using vaccination status when determining eligibility for coverage, establishing premiums, limiting coverage, or in the underwriting process.

The Office of Group Benefits (OGB) has five self-funded health plans. OGB reports that none of their health plans utilize information on vaccination status that is prohibited under this measure

REVENUE EXPLANATION

There is no anticipated direct material effect on governmental revenues as a result of this measure.

| <u>Senate</u> 13.5.1 >= | <u>Dual Referral Rules</u> \$100,000 Annual Fiscal Cost {S & H} | House $6.8(F)(1) >= $100,000 SGF Fiscal Cost {H & S}$ | Evan | Brasseaux |
|--|--|---|--|-----------|
| 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H} | | 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S} | Evan Brasseaux Interim Deputy Fiscal Officer | |