LEGISLATIVE FISCAL OFFICE Louisiana **Fiscal Note** Legislative 🏠 Fiscal SB 200 SLS 24RS Fiscal Note On: 195 Office Fiscal Bill Text Version: ORIGINAL Notes Opp. Chamb. Action: Proposed Amd.: Sub. Bill For.: Date: April 2, 2024 2:44 PM Author: DUP FSSIS

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|--|-------------|-------------------------|--|
| Dept./Agy.: Insurance and Office of Grou | up Benefits | | |
| Subject: Out-of-State Health Insurance Coverage - State of Emergency | | Analyst: Patrice Thomas | |
| | | Dear 1 of 1 | |

HEALTH/ACC INSURANCEOR NO IMPACTSee NotePage 1 of 1Provides for out-of-state health insurance coverage when the governor declares a state of emergency. (gov sig)

<u>Proposed law</u> requires health insurance issuers to provide healthcare services 24 hours per day, seven days a week for a covered person diagnosed with a disease or condition by a licensed healthcare provider that requires life-sustaining treatments, when the covered person is forced to temporarily relocate out-of-state as a result of the governor declaring a state of emergency for a named storm.

| EXPENDITURES | 2024-25 | 2025-26 | 2026-27 | 2027-28 | 2028-29 | 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 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Annual Total | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| REVENUES | 2024-25 | 2025-26 | 2026-27 | 2027-28 | 2028-29 | 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 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 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. If a person is forced to temporarily relocate out-of-state during a gubernatorial declared state of emergency for a named storm and that person has a diagnosed disease or condition that requires life-sustaining treatments, the proposed law requires health insurers to provide 24 hours per day, 7 days a week coverage to that person where they have relocated, extending out-of-network coverage.

The Office of Group Benefits (OGB) reports the definition of "health insurance issuer" in the proposed law does not include OGB.

REVENUE EXPLANATION

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

