

## LEGISLATIVE FISCAL OFFICE Fiscal Note

Fiscal Note On: **HB 1254** HLS 14RS 2422

Bill Text Version: ENROLLED

Opp. Chamb. Action: Proposed Amd.:

Sub. Bill For.: HB 336

**Date:** May 27, 2014 7:12 AM

12 AM Author: SIMON

**Dept./Agy.:** Louisiana Department of Insurance, DHH **Subject:** Provides relative to the right to treatment

Analyst: Alan M. Boxberger

HEALTH/MEDICAL TREATMENT

EN NO IMPACT See Note

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Provides relative to the right to treatment for a person with a terminal condition

<u>Proposed law</u> prohibits a health coverage plan from denying coverage for a medically necessary treatment prescribed by a physician and agreed to by a fully informed insured or that person's legal health care proxy based solely on an insured's life expectancy or the fact that the insured is diagnosed with a terminal condition. <u>Proposed law</u> prohibits a health benefit paid directly or indirectly with state funds from denying coverage for medically necessary treatment. <u>Proposed law</u> provides that refusing coverage for medically necessary treatment to be rendered to an insured based solely on the insured's life expectancy or the fact that the insured is diagnosed with a terminal condition shall be a violation of proposed law. <u>Proposed law</u> provides for definitions.

| EXPENDITURES   | 2014-15    | 2015-16    | 2016-17    | 2017-18    | 2018-19    | 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   | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | \$0        | \$0           |
| REVENUES       | 2014-15    | 2015-16    | 2016-17    | 2017-18    | 2018-19    | 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   | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | <b>\$0</b> | \$0           |

## **EXPENDITURE EXPLANATION**

There is no anticipated direct material effect on governmental expenditures as a result of this measure. The Louisiana Department of Insurance, the Office of Group Benefits and the Department of Health and Hospitals report that the proposed bill would not constitute a mandate or any additional coverage requirements. Proposed law will codify generally accepted statements of law contained in current federal law regarding non-discrimination in the administration of health insurance policies. Proposed law will not cause any measurable increase in expenditures by health plans or providers.

## **REVENUE EXPLANATION**

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

| <u>Senate</u>                         | <u>Dual Referral Rules</u>        | <u>louse</u>                             | $6.8(F)(1) >= $100,000 SGF Fiscal Cost {H & S}$               | Eimn           | Brasseaux |
|---------------------------------------|-----------------------------------|------------------------------------------|---------------------------------------------------------------|----------------|-----------|
| 13.5.1 >= \$                          | \$100,000 Annual Fiscal Cost {S&H | 1}                                       | $6.8(F)(2) >= $500,000 \text{ State Rev. Reduc. } \{H \& S\}$ |                |           |
| 13.5.2 >= \$500,000 Annual Tax or Fee |                                   | 6.8(G) >= \$500,000  Tax or Fee Increase | Evan Brasseaux<br>Staff Director                              |                |           |
| (                                     | Change {S&H}                      |                                          | or a Net Fee Decrease {S}                                     | Stall Director |           |