

**LEGISLATIVE FISCAL OFFICE**  
**Fiscal Note**



Fiscal Note On: **HB 882** HLS 22RS 1116

Bill Text Version: **ORIGINAL**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

<b>Date:</b> April 26, 2022	1:11 PM	<b>Author:</b> OWEN, ROBERT
<b>Dept./Agy.:</b> Insurance		<b>Analyst:</b> Patrice Thomas
<b>Subject:</b> Right to Shop Act		

INSURANCE/HEALTH

OR +\$30,000 SG EX See Note

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Enacts the Louisiana Right to Shop Act

Proposed law requires insurance companies offering health benefit plans to offer a "shopping and decision support program" for enrollees seeking healthcare services and make it available as a component of all health benefit plans offered by the issuer. By December 1, 2024, proposed law requires an issuer to make available an interactive member portal or a toll-free phone number. Proposed law requires an issuer to file with the LA Dept. of Insurance (LDI) a description of the program for review to determine if the issuer's program complies with the provisions of proposed law. Proposed law requires an issuer to annually file a report with LDI. By January 1, 2023, proposed law requires LDI to publish a report with examples of out-of-state shared savings incentive programs that directly incentivize enrollees and retirees to shop for lower-cost care. By April 1 of each year, proposed law requires the Commissioner of Insurance to submit an aggregate report to the House and Senate Committees on Insurance.

<b>EXPENDITURES</b>	<b>2022-23</b>	<b>2023-24</b>	<b>2024-25</b>	<b>2025-26</b>	<b>2026-27</b>	<b>5 -YEAR TOTAL</b>
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Agy. Self-Gen.	\$30,000	\$20,000	\$20,000	\$20,000	\$20,000	<b>\$110,000</b>
Ded./Other	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Federal Funds	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Local Funds	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
<b>Annual Total</b>	<b>\$30,000</b>	<b>\$20,000</b>	<b>\$20,000</b>	<b>\$20,000</b>	<b>\$20,000</b>	<b>\$110,000</b>

  

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

**EXPENDITURE EXPLANATION**

Proposed law increases SGR expenditures by \$30,000 within the LA Department of Insurance (LDI) as a result of reporting requirements under the newly created LA Right to Shop Act. The proposed law creates the LA Right to Shop Act that requires health care insurers to offer a shopping and decision support program for plan enrollees. The proposed law requires LDI to produce and publish two reports to House and Senate Committees on Insurance: (1) an initial report on examples of shared savings incentive programs in other states by January 1, 2023; and (2) an annual report on insurers offering a shopping and decision support program beginning April 1, 2024. LDI reports a one-time cost of \$30,000 to contract with a vendor to perform the research and analysis for the initial report in FY 23. Beginning in FY 24, LDI reports recurring cost of \$20,000 to contract with a vendor to prepare the annual report.

**REVENUE EXPLANATION**

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

Senate      Dual Referral Rules  
 13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}  
 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}

House  
 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}  
 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

*Evan Brasseaux*  


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**Evan Brasseaux**  
**Interim Deputy Fiscal Officer**