

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 141** SLS 22RS 70

Bill Text Version: **ENROLLED**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: June 6, 2022	8:55 AM	Author: MORRIS, JAY
Dept./Agy.: Insurance		Analyst: Patrice Thomas
Subject: Prohibits Insurance Providers Requiring Certain Vaccinations		

INSURANCE POLICIES EN NO IMPACT See Note Page 1 of 1

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)

Proposed law prohibits an insurer from requiring or requesting the vaccination status of anyone presently covered or applying/enrolling for coverage or requesting or requiring policies or procedures on vaccination status. Proposed law prohibits an insurer when determining eligibility for coverage, establishing premiums, limiting coverage, or other underwritings 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 does not apply to life insurance, annuity products, retirement plans, long-term care insurance, disability income insurance, reinsurance, or dental, vision, and other supplemental benefit products. Proposed law provides for an exception so that insurers may incentivize or reward a business, family member, or individual for voluntarily submitting vaccination status for a wellness or health improvement program. 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. Proposed law does not apply to life insurance, annuity products, retirement plans, long-term care insurance, disability income insurance, reinsurance, or dental, vision, and other supplemental benefit products.

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.

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

Evan Brasseaux
Interim Deputy Fiscal Officer