

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 109** SLS 23RS 353

Bill Text Version: **ORIGINAL**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: May 16, 2023	7:27 PM	Author: TALBOT
Dept./Agy.: Insurance and Office of Group Benefits		Analyst: Patrice Thomas
Subject:		

INSURANCE POLICIES OR SEE FISC NOTE SG EX Page 1 of 1

Provides for balance billing by and reimbursement of covered health services provided by out-of-network emergency ambulance services. (8/1/23)

Proposed law requires the minimum allowable reimbursement rate under any healthcare plan issued by a healthcare insurer to an out-of-network ambulance service provider is one of the following: (1) at the rates set or approved, whether in contract or ordinance, by a local governmental entity in the jurisdiction in which the covered health care services originate, or as provided by proposed law; and (2) requires if no rates have been set or approved, the minimum allowable rate of reimbursement under any health benefit plan issued by any health care insurer is 375% of the current published rate for ambulance services as established by the Centers for Medicare and Medicaid Services (CMS) for the same service provided in the same geographic area or the ambulance service provider's billed charges, whichever is less. Proposed law effective 8/01/2023.

EXPENDITURES	<u>2023-24</u>	<u>2024-25</u>	<u>2025-26</u>	<u>2026-27</u>	<u>2027-28</u>	<u>5 -YEAR TOTAL</u>
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
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						

REVENUES	<u>2023-24</u>	<u>2024-25</u>	<u>2025-26</u>	<u>2026-27</u>	<u>2027-28</u>	<u>5 -YEAR TOTAL</u>
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 an indeterminable impact on the Office of Group Benefits (OGB) as a result of this proposed law. The OGB reports the definition of "health care issuer" in the proposed law does not specifically include or exclude OGB in the definition; therefore, it is unknown if the proposed law will impact OGB. Also, the LA Department of Insurance reports the proposed legislation is not anticipated to have an impact on healthcare insurance plan issued under the health insurance exchanges/marketplace.

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