



LEGISLATIVE FISCAL OFFICE
Fiscal Note

Fiscal Note On: **HB 302** HLS 24RS 514
 Bill Text Version: **ORIGINAL**
 Opp. Chamb. Action:
 Proposed Amd.:
 Sub. Bill For.:

Date: April 9, 2024	9:18 AM	Author: BOYD
Dept./Agy.: Insurance and Office of Group Benefits		Analyst: Patrice Thomas
Subject: Mandates Coverage Mental Health Counseling Services		

INSURANCE/HEALTH OR NO IMPACT See Note Page 1 of 1
 Provides relative to insurance coverage of mental health counseling for victims of rape

Proposed law requires all health coverage plans that provide mental health services to cover mental health counseling services as prescribed in present law (R.S. 37:1101 et seq., Louisiana Mental Health Counselor Licensing Act) for victims of rape. If a victim of rape conceives and births a child, proposed law mandates mental health counseling services to include at least one year of postpartum psychosis screenings.

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. Proposed law requires all health coverage plans that provide mental health services to cover mental health counseling services for victims of rape, and at least one year of postpartum psychosis screening if a victim of rape conceives and births a child.

Office of Group Benefits Impact (Self-Generated Revenue Impact)

OGB's five self-funded health plans do not contain mental health benefits specific to rape victims. The agency reports all its plans provide the following benefits: (1) annual violence and domestic abuse counseling for women and adolescent females; (2) intimate partner violence screening and counseling for women and adolescent females ages 14 to 50; and, (3) up to 18 perinatal depression prevention counseling sessions for women during pregnancy and up to one year postpartum for women who do not have a current diagnosis of depression but are at an increased risk. OGB believes these benefits satisfy the requirements of the proposed law. Therefore, OGB does not anticipate any increased medical claims as a result of this measure.

PRIVATE INSURANCE IMPACT (including Insurance Exchanges Impact)

According to the health actuary for the LA Department of Insurance (LDI), who surveyed Blue Cross and Blue Shield of LA and other insurance companies, mental health counseling for rape victims is covered under existing mental health services that are medically necessary. Therefore, the proposed law will have no material impact on the private insurance industry.

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}

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