Louisiana Legislative	LEGISLA	FIVE FISCAL OFFICE Fiscal Note						
Office		Fiscal Note On: SB 16 SLS 25RS	50					
Legislative f Fiscal Office Fiscal Notes	Bill Text Version: ORIGINAL Opp. Chamb. Action:							
NOP as I								
		Proposed Amd.:						
		Sub. Bill For.:						
Date: April 6, 2025	2:51 PM	Author: MCMATH						
Dept./Agy.: Insurance								
Subject: Health Stop-Loss Insurance		Analyst: Anthony Shamis	Analyst: Anthony Shamis					

HEALTH/ACC INSURANCE OR NO IMPACT See Note Provides relative to health stop-loss insurance. (gov sig)

<u>Present law</u> provides requirements for insurers that issue stop-loss insurance. <u>Proposed law</u> adds that health stop-loss insurance issued in connection with an employee benefit plan can only be issued to a large employer, as defined in present law.

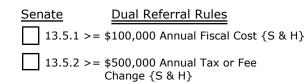
EXPENDITURES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0
REVENUES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
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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. <u>Proposed law</u> will have no fiscal impact on the Department of Insurance (DOI), Office of Group Benefits, or Department of Health, as it simply removes small employers (under 51 employees) from receiving health stop-loss insurance in connection with an employee benefit plan. DOI reports that they do not have information on the number of groups impacted by this legislation, and that there is no anticipated fiscal impact to the DOI related to market compliance.

## **REVENUE EXPLANATION**

There is no anticipated direct material effect on governmental revenues as a result of this measure. The DOI does not anticipate any increases in revenue resulting in form filings in response to potential movement of policies from stop-loss to fully insured.



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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Patrice Thomas Deputy Fiscal Officer