PREPARED BY: DATE PREPARED: PHONE: Nikki Swope January 16, 2024 402-471-0042

**LB 829** 

Revision: 01

## **FISCAL NOTE**

#### **LEGISLATIVE FISCAL ANALYST ESTIMATE**

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)						
	FY 2024-25 EXPENDITURES REVENUE		FY 2025-26 EXPENDITURES REVENUE			
GENERAL FUNDS	\$19,777		\$39,554			
CASH FUNDS	\$10,929		\$21,859			
FEDERAL FUNDS	\$2,082		\$4,164			
OTHER FUNDS	\$19,257		\$38,513			
TOTAL FUNDS	\$52,045		\$104,090			

Any Fiscal Notes received from state agencies and political subdivisions are attached following the Legislative Fiscal Analyst Estimate.

LB 829 requires that no insurance policy shall impose a deductible, co-insurance or cost-sharing requirement for the removal of polyps and/or of biopsies associated with a screening for colorectal cancer for members over the age of forty-five.

The State of Nebraska employee medical plans provide coverage for colorectal cancer screenings per the Patient Protection and Affordable Care Act guidelines and the US Preventative Services Task Force. Screenings for in-network providers are covered at 100% for members. There is no fiscal impact to the Department of Administrative Services for state employees' health plans.

The University of Nebraska System does impose a deductible, co-insurance or cost-sharing requirement for preventative services. However, the University does provide plan participants an allowance for coverage of preventative and/or screening services.

Plan members may choose to utilize this allowance for other services and as a result may have to pay some out of pocket expenses for the removal of polyps and/or of biopsies associated with a screening for colorectal cancer as outlined in the bill. As a result, there would be incurred costs by the University of Nebraska System for the proportionate amount to fully pay for the full costs for the removal of polyps and/or of biopsies associated with a screening for colorectal cancer. See the following for breakdown by fund type:

Fund Type	Estimated Expenditures FY 2024-25	\$39,554 \$21,859 \$4,164 \$38,513	
General Fund	\$19,777	\$39,554	
Cash Fund	\$10,929	\$21,859	
Federal Fund	\$2,082	\$4,164	
Revolving Fund	\$19,257	\$38,513	
Total	\$52,045	\$104,090	

The Department of Insurance has indicated that the bill, as written, will have a fiscal impact but it is indeterminate.

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE						
LB: 829 AM: AGENCY/POLT. SUB: Department of Administrative Services (DAS)						
REVIEWED E	REVIEWED BY: Ryan Walton DATE: 1/10/2024 PHONE: (402) 471-4174					
COMMENTS: The DAS assessment of no fiscal impact from LB 829 appears reasonable.						

<b>LB</b> (1) 82	9			FISCAL NOTE
State Agency (	OR Political Subdivision Name: (		ministrative Services (D <i>i</i> ess & Benefits	AS)
Prepared by:	(3) Jennifer Norris	Date Prepared: (4)		(5) 402/480-9728
	ESTIMATE PRO	VIDED BY STATE AGEN	NCY OR POLITICAL SUBDI	VISION
	F	Y 2024-25	FY 20	025-26
	<u>EXPENDITUR</u>		EXPENDITURES	REVENUE
GENERAL F	TUNDS	<u> </u>		
CASH FUND	os			
FEDERAL F	UNDS			
REVOLVING	FUNDS	_		
TOTAL FUN	NDS			
		<u> </u>		
Explanation	or Estimate:			
	ges provisions relating to c opsy or both as described.		r colorectal cancer to inclu	de concurrent removal o
Protection a	f Nebraska employee medi and Affordable Care Act (PF ngs for in-network provide	PACA) and the US Preve	ntative Services Taskforce	
L D000	·		and the least the selection	
LB629, as ii	ntroduced, has no fiscal im	ipact to the State of Neb	raska nealth plans.	
	•	OWN BY MAJOR OBJECT	CS OF EXPENDITURE	
Personal Serv		NUMBER OF POSITION	S 2024-25	2025-26
PO	SITION TITLE	<u>24-25</u> <u>25-26</u>	<u>EXPENDITURES</u>	EXPENDITURES
	<b></b>		<del></del>	
	y			
	ovements			
ТОТАІ				·

TOTAL.....

LB <sup>(1)</sup> 829						FISCAL NOTE
State Agency OR Political	Subdivision Name: (	Depart	ment of Ins	urance		
Prepared by: (3) Jorda	ın Blades	Date	Prepared: (4)	1/18/2024	Phone: (5	402-471-4638
	ESTIMATE PRO	VIDED BY S	STATE AGEN	CY OR POLITIC	CAL SUBDIV	ISION
	<u>E</u> EXPENDITURI	Y 2024-25 ES	<u>REVENUE</u>	<u>EXPENDI</u>	FY 202 TURES	5-26 <u>REVENUE</u>
GENERAL FUNDS	See Below	<u></u>		See B	elow	
CASH FUNDS		_				
FEDERAL FUNDS		<u> </u>				
OTHER FUNDS						
TOTAL FUNDS	See Below	<u> </u>		See B	elow	
<b>Explanation of Estimate</b>	:					
LB 829 would create a of polyps during a cold including: removal of tanesthesia.	onoscopy as wel	l as service	s associated	with a procedu	re or test for	colorectal cancer
The Affordable Care A either through reimbur the ACA, the insurer costate for reimburseme	rsement by the s quantifies the cos	tate to the i	ssuer of a Q	ualified Health	Plan, or the $\epsilon$	enrollee. Pursuant to
The benefits mandate Force Guidelines, whi anesthesia services. H Preventive Services T	ch include cover However, other b	age for servenefits which	vices such a ch go beyon	s the concurren	t removal or	biopsy of polyps and
At this time, the Depairstance, the amount s						f LB 829. In any
	BREAKDO	OWN BY MA	JOR OBJECT	S OF EXPENDI	<u>TURE</u>	
Personal Services:		NIIMPED O	F POSITION	2004	<u> </u>	anar ac
POSITION TI		24-25	25-26	S 2024 EXPEND		2025-26 EXPENDITURES
				-		
Benefits	·····					
Operating						
Travel						
Capital outlay						
Aid						
Capital improvements						

52.045.00

### LB (1) 0829 Change provisions relating to insurance coverage for screening for colorectal cancer

FISCAL NOTE

0.00

State Agency OR Political Subdivision Name: (2) **University of Nebraska System** Prepared by: (3) Chris Kabourek Phone:(5) Date Prepared: (4) 01/11/2024 (402) 472-7102 ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION FY 2024 - 25 FY 2025 - 26 **EXPENDITURES REVENUE EXPENDITURES REVENUE GENERAL FUNDS** 19.777.00 39.554.00 0.00 0.00 **CASH FUNDS** 10.929.00 21,859.00 0.00 0.00 FEDERAL FUNDS 2.082.00 0.00 0.00 4.164.00 OTHER FUNDS 19.257.00 0.00 38.513.00 0.00

# TOTAL FUNDS Explanation of Estimate:

Personal Services:

LB 829 would require the concurrent removal of polyps or biopsy (or both) to be covered by the University health plan without any member cost sharing requirements (deductible or coinsurance) for members age 45 years or older. The University health plan is a grandfathered plan for Affordable Care Act purposes and does impose deductibles, co-insurance, and cost-sharing for these types of services. The University health plan does provide plan participants with a preventative allowance, but some plan members use this allowance for other services and as a result do have to pay some out-of-pocket expenses for these procedures.

0.00

104.090.00

We assumed an effective date of July 1, 2024.

### **BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

POSITION TITLE	NUMBER OF POSITIONS 24 - 25 25 - 26		2024 - 25 EXPENDITURES	2025 - 26 EXPENDITURES
	0	0		
<u> </u>	0	0		
Benefits			52,045.00	104,090.00
Operating				
Travel				
Capital outlay				
Aid				
Capital improvements				
TOTAL			52,045.00	104,090.00