PREPARED BY: DATE PREPARED: PHONE: Sandy Sostad February 21, 2013 471-0054

LB 71

Revision: 00

FISCAL NOTE

LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)							
	FY 2013-14 FY 2014-15						
	EXPENDITURES REVENUE EXPENDITURES REVENU						
GENERAL FUNDS	\$203,362		\$438,624				
CASH FUNDS							
FEDERAL FUNDS							
OTHER FUNDS							
TOTAL FUNDS	\$203,362		\$438,624				

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

LB 71 requires that individual and group sickness and accident insurance policies issued or renewed in the state include coverage for single or bilateral cochlear implants for persons diagnosed with severe to profound hearing impairment. The bill will have no fiscal impact for state agencies or the University of Nebraska because health insurance plans for state and university employees currently cover cochlear implants.

The bill will have a fiscal impact for the state to cover insurance costs for cochlear implants for persons buying insurance through the health insurance exchange beginning January 1, 2014. The Department of Insurance (DOI) indicates that coverage provided by Nebraska's largest small group insurance policy has been selected as the essential benefits which must be covered in policies issued through the exchange under the federal Patient Protection and Affordable Care Act (ACA). Any costs for benefits that are mandated by the state that are in excess of the essential benefits must be paid by the state.

The essential benefits selected for Nebraska covers two cochlear implants in a five year period. LB 71 does not have a limitation on the number of cochlear implants. DOI indicates the bill will have a fiscal impact because the coverage required by LB 71 exceeds the essential benefits in the small group insurance plan. Based upon information provided by health insurers, DOI projects that costs to cover an unlimited number of cochlear implants pursuant to LB 71, will increase overall premium costs by .25%.

DOI projects that 50% of Nebraskans will purchase insurance through the exchange in 2014 and 59% will purchase insurance in 2015. Health insurance premium costs totaled \$319 million in 2011. If the state picks up .25% of premiums pursuant to the bill, increased costs will be about \$203,362 in FY14 and \$438,624 in FY15.

It is assumed the cost to provide insurance benefits to persons pursuant to LB 71 will be funded with general funds rather than cash funds from the Department of Insurance Cash Fund because the expenditure of funds for insurance benefits for individuals would not be a permissible use of the department cash fund.

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES						
LB: 71 AM: AGENCY/POLT. SUB: Dept. of Administrative Services						
REVIEWED BY: Gary Bush DATE: January 17, 2013 PHONE: 471-4161						
COMMENTS: Concur.						

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES						
LB: 71 AM: AGENCY/POLT. SUB: Dept. of Insurance.						
REVIEWED BY: Gary Bush DATE: February 22, 2013 PHONE: 471-4161						
COMMENTS: The Dept. of Insurance's estimate of impact to the State of Nebraska for a state mandated coverage that						
exceeds the essential benefits, as defined by the federal Department of Health and Human Services.						

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES						
LB: 71 AM: AGENCY/POLT. SUB: University of Nebraska						
REVIEWED BY: Gary Bush DATE: January 18, 2013 PHONE: 471-4161						
COMMENTS: No basis to disagree with estimate of impact.						

2013 Legislative Bill Proposal Fiscal Note

Bill #: 71

State Agency: Administrative Services – Wellness and Benefits

Prepared by: Roger Wilson Date Prepared: January 15, 2013 Phone: 402-471-1638

Estimate of Fiscal Impact – State Agencies

	FY 20	13-14	FY 2014-15		
	Expenditures	Revenue	Expenditures	Revenue	
General Funds					
Cash Funds					
Federal Funds					
Other Funds					
Total Funds	0	0	0	0	

Explanation of Estimate:

LB 71 requires the State's health insurance plan to provide coverage for single or bilateral cochlear implants for persons diagnosed with severe to profound hearing impairment. The State's health plans currently cover single and bilateral cochlear implants as stated.

There is no fiscal impact to the State.

Major Objects of Expenditure

Personal Services:

	Numbe	r of Positions	FY 2013-14	FYY 2014-15	
Position Title:	13-14	14-15	Expenditures	Expenditures	
Benefits					
Operating					
Travel					
Capital Outlay					
Aid					
Capital Improvements					
TOTAL					

Benefits.....
Operating.....

Nebraska Department of Insurance Prepared by: (a) Eric Dunning Date Prepared: (b) 2-21-13 Phone: (b) 402-471-4650	LB ⁽¹⁾ 71	FISC	AL NOTE							
ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION EXPENDITURES REVENUE EXPENDITURES REVENUE	State Agency OR Political Subdivision Name: (2)		Neb	Nebraska Department of Insurance						
EXPENDITURES REVENUE EXPENDITURES REVENUE GENERAL FUNDS \$203,362 \$438,624 CASH FUNDS FEDERAL FUNDS OTHER FUNDS TOTAL FUNDS TOTAL FUNDS TOTAL FUNDS S203,362 \$438,624 \$438,624 FEDERAL FUNDS TOTAL FUNDS TOTAL FUNDS TOTAL FUNDS S203,362 \$438,624 FEDERAL FUNDS TOTAL FUNDS TOTAL FUNDS TOTAL FUNDS S203,362 \$438,624 FEDERAL FUNDS TOTAL FUNDS List be specified or 72 hours prior to public hearing, whichever is earlier. Explanation of Estimate: Under Section 1311(d)(3)(B) of the federal Patient Protection and Affordable Care Act beginning January 1, 2014, if state laws mandate insurers cover benefits on a health insurance exchange that are not included in final HHS "essential benefits" list, the state will pay any additional costs for those benefits for exchange enrollees. According to the final regulation released on February 20, 2013, the amount of this payment is ba upon the insurer quantification of the cost and based upon generally accepted actuarial principles and methodologies conducted by a member of the American Academy of Actuaries and reported to the exchange As the cost of providing insurance coverage to individuals is not for supervision, control or regulation of the business of insurance in Nebraska, they are not subject to expenditure from the Department of Insurance Carund under Neb.Rev.Stat. § 44-157. The Secretary of the United States Department of Health and Human Services adopted Nebraska's largest small group insurance policy as the basis for coverage in Nebraska. This policy covers two cochlear implants aftive year period. LB 71 mandates coverage for cochlear implants aftive year period. LB 71 mandates coverage for cochlear implants but is silent whether limitations would ballowed. This fiscal note assumes that such limitations would not be allowed under LB 71 and that as coverage mounts and the same states are act. In 2011, the most recent year for which the Department has data available, individual health insurance prem paid by Nebraskans was \$319,000,000. After Janua	Prepared by: (3) Eric Dunning		Dat	Date Prepared: (4) 2-21		21-13 Pho		402-471-4650		
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Personal Services: NUMBER OF POSITIONS 2013-14 2014-15	paid by Nebras insurance exch exchange in 20 believes that co	kans wa anges w 114, 59% overage	s \$319,000,000. ith approximately in 2015 and 64% without limitation	After Ja / 51% of 6 in 2016	nuary 1, 2014 Nebraskans (6. Based upo	, covei obtaini n infor	rage will be a ng fully insur mation from	vailable und ed coverage insurers, the	der the health e through the e Department	
NUMBER OF POSITIONS 2013-14 2014-15			MAJO	OR OBJE	CTS OF EXPE	NDITU	URE			
	Personal Services	S:	N	IIMREP	OF POSITION	S	9019-14		9014-15	
	POSIT	TION TIT		13-14	14-15	5			EXPENDITURES	

Travel		
Capital outlay		
Aid	\$203,362	\$438,624
Capital improvements		
TOTAL	\$203,362	\$438,624

TOTAL

LB ⁽¹⁾ 71 FISCAL NOTE							
State Agency OR Political Subdivision Name: (2)	University of Neb	University of Nebraska					
Prepared by: (3) Michael Justus	Date Prepared: (4)	January 17, 2013 Pho	ne: (5) 402-472-2191				
ESTIMATE PROV	/IDED BY STATE AGEN	ICY OR POLITICAL SUB	DIVISION				
<u>FY</u> EXPENDITURE	<u>Y 2013-14</u> S REVENUE	<u>FY</u> EXPENDITURES	<u> 2014-15</u> <u>REVENUE</u>				
GENERAL FUNDS							
CASH FUNDS	_						
FEDERAL FUNDS							
OTHER FUNDS							
TOTAL FUNDS	_						
Return by date specified or 72 hours prior to pul Explanation of Estimate: Cochlear implants are currently covered	d by our plan and would	d therefore have no fisc	al impact.				
Personal Services:	AJOR OBJECTS OF EXP	ENDITURE					
	NUMBER OF POSITIONS 13-14 14-15	S 2013-14 EXPENDITURES	2014-15 EXPENDITURES				
D							
Benefits Operating							
Travel							
Capital outlay							
Aid							
Capital improvements							