

PREPARED BY: Sandy Sostad  
 DATE PREPARED: February 22, 2019  
 PHONE: 471-0054

**LB 228**

Revision: 00

**FISCAL NOTE**  
**LEGISLATIVE FISCAL ANALYST ESTIMATE**

<b>ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)</b>				
	<b>FY 2019-20</b>		<b>FY 2020-21</b>	
	<b>EXPENDITURES</b>	<b>REVENUE</b>	<b>EXPENDITURES</b>	<b>REVENUE</b>
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

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

LB 228 provides that it is unlawful to decline or limit coverage of a person in any life, disability, or long-term care insurance policy due to the person being a living organ donor. Likewise, being an organ donor cannot influence the determination of premium rates and persons cannot be prohibited from donating an organ as a condition of receiving insurance coverage. Any violation of these provisions is considered to be an unfair trade practice in the business of insurance.

The Department of Insurance indicates there may be an increase in policy forms being filed for review pursuant to the bill. The department is able to handle any workload increase with existing staff and resources. Any violations of the bill may result in the payment of a fine. Fine revenue accrues to the Permanent School Fund, the interest off of which is allocated to public schools on an annual basis. Revenue from fines is projected to be minimal.

<b>ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY &amp; POLT. SUB. RESPONSE</b>			
LB: 228	AM:	AGENCY/POLT. SUB: Nebraska Department of Insurance	
REVIEWED BY: Neil Sullivan	DATE: 1/28/2019	PHONE: (402) 471-4179	
COMMENTS: No basis to disagree with the Nebraska Department of Insurance estimate of no fiscal impact from LB 228.			

Please complete ALL (5) blanks in the first three lines.

**2019**

**LB<sup>(1)</sup> 228**

**FISCAL NOTE**

State Agency OR Political Subdivision Name: <sup>(2)</sup> Nebraska Department of Insurance

Prepared by: <sup>(3)</sup> Matt Holman Date Prepared: <sup>(4)</sup> 1/22/2019 Phone: <sup>(5)</sup> 402-471-4503

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	<u>FY 2019-20</u>		<u>FY 2020-21</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
OTHER FUNDS	_____	_____	_____	_____
<b>TOTAL FUNDS</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>

**Explanation of Estimate:**

LB 228 makes it unlawful to decline or limit certain insurance coverages, or to determine premium for such coverages, as a result of a person's status as a living organ donor. Any increase in the amount of policy forms being filed for review as a result of this bill would be handled by existing staff. No change in Department of Insurance expenditures or revenues would be expected as a result of LB 228.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

**Personal Services:**

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2019-20</u>	<u>2020-21</u>
	<u>19-20</u>	<u>20-21</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
<b>TOTAL.....</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>