

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 6177-01
Bill No.: HB 2384
Subject: Insurance - Health; Mental Health
Type: Original
Date: February 22, 2018

Bill Summary: This proposal change provisions for mental health care coverage.

FISCAL SUMMARY

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Total Estimated Net Effect on General Revenue	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Insurance Dedicated Fund	Up to \$20,000	\$0	\$0
Total Estimated Net Effect on <u>Other</u> State Funds	Up to \$20,000	\$0	\$0

Numbers within parentheses: () indicate costs or losses.

This fiscal note contains 4 pages.

ESTIMATED NET EFFECT ON FEDERAL FUNDS			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Total Estimated Net Effect on FTE	0	0	0

☐ Estimated Net Effect (expenditures or reduced revenues) expected to exceed \$100,000 in any of the three fiscal years after implementation of the act.

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Local Government	\$0	\$0	\$0

FISCAL ANALYSIS

ASSUMPTION

Officials from the **Department of Insurance, Financial Institutions and Professional Registration (DIFP)** expects to see a filing influx of 5 filings per comprehensive writing companies, along with a \$50 filing fee. DIFP has 80 licensed companies writing comprehensive policies. DIFP could expect around \$20,000 (80 x 5 x \$50) in revenue from the passage of this bill.

Additional staff and expenses are not being requested with this single proposal, but if multiple proposals pass during the legislative session which require policy form reviews the department will need to request additional staff to handle increase in workload.

Officials from the **Department of Mental Health, the Department of Social Services, the Department of Transportation, the Department of Public Safety - Missouri Highway Patrol, the Missouri Consolidated Health Care Plan and the Missouri Department of Conservation** each assume the proposal will have no fiscal impact on their respective organizations.

<u>FISCAL IMPACT - State Government</u>	FY 2019 (10 Mo.)	FY 2020	FY 2021
INSURANCE DEDICATED FUND			
<u>Revenue - DIFP</u> \$50 Filing Fee	<u>Up to \$20,000</u>	<u>\$0</u>	<u>\$0</u>
ESTIMATED NET EFFECT ON THE INSURANCE DEDICATED FUND	<u>Up to \$20,000</u>	<u>\$0</u>	<u>\$0</u>
<u>FISCAL IMPACT - Local Government</u>	FY 2019 (10 Mo.)	FY 2020	FY 2021
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

FISCAL DESCRIPTION

This bill requires that any rules must prohibit a health benefit plan from imposing a nonquantitative treatment limitation with respect to mental health condition benefits unless under the terms of the plan, any factors used in applying the nonquantitative treatment limitation to mental health condition benefits are comparable to and are applied no more stringently than the factors used in applying the limitation with respect to medical or surgical benefits.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Insurance, Financial Institutions and Professional Registration
Department of Mental Health
Department of Social Services
Department of Transportation
Department of Public Safety
Missouri Highway Patrol
Missouri Consolidated Health Care Plan
Missouri Department of Conservation

Ross Strobe



Acting Director
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