

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 1280-01
Bill No.: HB 346
Subject: Insurance - Medical; Dentists
Type: Original
Date: February 18, 2013

Bill Summary: This proposal prohibits any contract between a health carrier or health benefit plan and a dentist from requiring a fee schedule established by the insurer if the services are not covered under the plan.

FISCAL SUMMARY

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND			
FUND AFFECTED	FY 2014	FY 2015	FY 2016
Total Estimated Net Effect on General Revenue Fund	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS			
FUND AFFECTED	FY 2014	FY 2015	FY 2016
Total Estimated Net Effect on <u>Other</u> State Funds	\$0	\$0	\$0

Numbers within parentheses: () indicate costs or losses.
This fiscal note contains 4 pages.

ESTIMATED NET EFFECT ON FEDERAL FUNDS			
FUND AFFECTED	FY 2014	FY 2015	FY 2016
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)			
FUND AFFECTED	FY 2014	FY 2015	FY 2016
Total Estimated Net Effect on FTE	0	0	0

- Estimated Total Net Effect on All funds expected to exceed \$100,000 savings or (cost).
- Estimated Net Effect on General Revenue Fund expected to exceed \$100,000 (cost).

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2014	FY 2015	FY 2016
Local Government	\$0	\$0	\$0

FISCAL ANALYSIS

ASSUMPTION

Officials from the **Department of Insurance, Financial Institutions and Professional Registration** and **Missouri Department of Conservation** each assume the current proposal would not fiscally impact their respective agencies.

Officials from the **Missouri Consolidated Health Care Plan (MCHCP)** assume this proposal does not fiscally impact their agency. However, MCHCP members could pay additional out-of-pocket expenses because providers could charge the full fee for non-covered services rather than the discounted fee.

Officials from the **Department of Social Services - MoHealthNet Division (MHD)** assume under the MHD Managed Care Program and Medicaid in general, services cannot be reimbursed beyond the Medicaid covered services unless they are services provided “in lieu of” other more costly services. It is assumed the dental and optical services that could be non-covered services would be stand alone services and not replacement services for another similar service. Therefore, MHD does not believe these services could be reimbursed by the health plans or paid through a capitation rate by MHD. There would be no fiscal impact to the MHD Managed Care program for this requirement.

Officials from the **Missouri Highway Patrol** deferred response to Department of Transportation.

In response to similar legislation from last year, HB 1050, officials from the **Department of Transportation** assumed the proposal would not fiscally impact their agency.

<u>FISCAL IMPACT - State Government</u>	FY 2014 (10 Mo.)	FY 2015	FY 2016
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
<u>FISCAL IMPACT - Local Government</u>	FY 2014 (10 Mo.)	FY 2015	FY 2016
	<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

The proposed legislation appears to have no direct fiscal impact.

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 Social Services
Department of Public Safety
Missouri Consolidated Health Care Plan
Missouri Department of Conservation
Missouri Highway Patrol
Department of Transportation



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