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FISCAL NOTE

Drafting Number: LLS 19-1039 Date: April 5, 2019
Prime Sponsors: Rep. Michaelson Jenet; Buckner; Sen. Williams A. Bill Status: House Health & Insurance Fiscal Analyst: Max Nardo | 303-866-4776 max.nardo@state.co.us

Bill Topic: HEALTH INSURANCE FOR BREAST IMAGING

- Summary of Fiscal Impact: State Revenue, State Expenditure (minimal), State Transfer, TABOR Refund, Local Government, Statutory Public Entity

The bill expands coverage for preventive breast cancer screening that state regulated health insurance plans are required to provide. It increases state workload and may increase expenditures on an ongoing basis.

Appropriation Summary: No appropriation is required.

Fiscal Note Status: The fiscal note reflects the introduced bill.

Summary of Legislation

Current law requires that state regulated insurance carriers provide coverage for the total cost of certain preventive health care services. One such required service is an annual breast cancer screening with mammography for all individuals possessing at least one risk factor, as listed in statute. The bill expands required coverage to include any preventive breast cancer screening study and subsequent breast imaging that is deemed appropriate by the patient's health care provider and within appropriate use guidelines as determined by the American College of Radiology.

Background

The provisions of the bill apply to health insurance plans that are subject to state regulation. There are three primary markets that are subject to state regulation: the individual, small group, and large group markets, with the exception of self-insured employers. About one million Coloradans receive health insurance through state regulated plans. The bill does not apply to Medicare, Medicaid, military plans, or self-insured employer-based health plans, which are regulated by the federal government.

State Expenditures

The bill will increase workload and possibly expenditures for multiple state agencies.

Department of Regulatory Agencies. DORA will incorporate the additional rate and document review into its existing regulatory program. This will require a minimal increase in workload and can be accomplished within existing appropriations.

State employee insurance. Insurance carriers that offer health benefit plans to state employees and are not already offering this coverage will be required to expand coverage for breast cancer screening, which may increase expenditures. Any cost increase could contribute to higher insurance premiums, which may increase costs for state agencies. Because insurance rates are influenced by a number of variables, the impact of this bill on premiums cannot be determined.

Effective Date

The bill takes effect August 2, 2019, if the General Assembly adjourns on May 3, 2019, as scheduled, and no referendum petition is filed. It applies to policies and contracts issued or renewed on or after January 1, 2021.

State and Local Government Contacts

Health Care Policy and Financing
Personnel

Information Technology
Regulatory Agencies