

# OFFICE OF FISCAL ANALYSIS

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HB-6387

AN ACT CONCERNING INSURANCE DISCRIMINATION  
AGAINST LIVING ORGAN DONORS.

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## ***OFA Fiscal Note***

### ***State Impact:***

<b>Agency Affected</b>	<b>Fund-Effect</b>	<b>FY 22 \$</b>	<b>FY 23 \$</b>
Resources of the General Fund	GF - Revenue Gain	Minimal	Minimal

Note: GF=General Fund

***Municipal Impact:*** None

### ***Explanation***

The bill results in a potential minimal revenue gain to the General Fund to the extent additional fines or penalties are assessed for violations of the Connecticut Unfair Insurance Practices Act (CUIPA). The bill prohibits certain insurers from discriminating against living organ donors and makes such actions a violation of CUIPA. CUIPA fines can range from \$5,000 per violation up to a maximum of \$250,000 in aggregate penalties per insurer in any six-month period.

There is no anticipated cost to the Insurance Department, as the agency has the necessary staff and expertise for enforcement.

### ***The Out Years***

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.