

# OFFICE OF FISCAL ANALYSIS

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HB-5013

AN ACT CONCERNING MANDATED HEALTH INSURANCE  
BENEFIT REVIEW.

AMENDMENT

LCO No.: 9943

File Copy No.: 328

House Calendar No.: 244

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## ***OFA Fiscal Note***

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

Agency Affected	Fund-Effect	FY 22 \$	FY 23 \$
Insurance Dept.	IF - Indeterminate	Potential	Potential

Note: IF=Insurance Fund

***Municipal Impact:*** None

### ***Explanation***

The amendment strikes the underlying bill and its associated fiscal impact and results in the fiscal impact described below.

The amendment may result in a change in costs and an equally sized change in revenue to the Insurance Department (DOI) associated with the Health Benefit Review Program (HBRP). Unchanged by the bill, costs of the program are reimbursed by domestic carriers, so there is no anticipated net fiscal impact to the state.

To the extent that the program modifications in relation to qualified health plans result in additional referrals to the HBRP, DOI will incur more contract costs to analyze mandate proposals. The most recent review was conducted in FY 15 at a cost of \$536,029.

On a per-review basis, the bill's provisions are likely to result in

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savings compared to current law. Specifically, limits to the number and type of mandates, changes to the criteria that must be evaluated, and the potential for competitive bidding may result in contract cost savings when reviews are conducted.

The amendment also requires health carriers and third-party administrators that issue insurance cards to indicate on the card whether the coverage is fully-insured or self-insured and allows the Insurance Commissioner to adopt implementing regulations. Additionally, it requires certain agency heads to testify at public hearings on proposed insurance legislation. These provisions have no anticipated fiscal impact.

*The preceding Fiscal Impact statement is prepared for the benefit of the members of the General Assembly, solely for the purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

*Sources: Connecticut Insurance Department*