

# OFFICE OF FISCAL ANALYSIS

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SB-358

AN ACT CONCERNING REQUIRED HEALTH INSURANCE  
COVERAGE FOR BREAST AND OVARIAN CANCER  
SUSCEPTIBILITY SCREENING.

AMENDMENT

LCO No.: 5906

File Copy No.: 356

House Calendar No.: 493

Senate Calendar No.: 254

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## ***OFA Fiscal Note***

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

Agency Affected	Fund-Effect	FY 23 \$	FY 24 \$
Insurance Dept.	IF - See Below	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 amendment, costs of the program are reimbursed by domestic carriers, so there is no anticipated net fiscal impact to the state. Under the amendment the General Assembly cannot enact new health insurance benefit mandates unless the mandated benefit has been the subject of a report under the HBRP and an informational hearing, or upon a two-thirds vote of the Insurance and Real Estate Committee.

To the extent that the amendment's modifications to the mandate

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process result in more or more frequent referrals to the HBRP, DOI will incur more contract costs to analyze the mandate proposals. The most recent review was conducted in FY 15 at a cost of \$536,029.

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