

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 0435-01
Bill No.: SB 59
Subject: Health Care; Health Dept.; Insurance Dept.
Type: Original
Date: January 10, 2005

FISCAL SUMMARY

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND			
FUND AFFECTED	FY 2006	FY 2007	FY 2008
Total Estimated Net Effect on General Revenue Fund	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS			
FUND AFFECTED	FY 2006	FY 2007	FY 2008
Insurance Dedicated	\$0 to \$1,000	\$0	\$0
Total Estimated Net Effect on <u>Other</u> State Funds	\$0 to \$1,000	\$0	\$0

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

ESTIMATED NET EFFECT ON FEDERAL FUNDS			
FUND AFFECTED	FY 2006	FY 2007	FY 2008
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2006	FY 2007	FY 2008
Local Government	\$0	\$0	\$0

FISCAL ANALYSIS

ASSUMPTION

Officials from the **Department of Social Services, Department of Health and Senior Services, Missouri Consolidated Health Care Plan, Department of Public Safety (DPS) - Director's Office** and **Missouri Department of Conservation** assume the proposal will have no fiscal impact on their organizations.

Officials from the **DPS - Missouri State Highway Patrol** defer to the Missouri Department of Transportation for response regarding the fiscal impact of the proposal on their organization.

Officials from the **Missouri Department of Transportation (DOT)** state because the Highway and Patrol Medical and Life Insurance Plans do not determine eligibility based on genetic information, the first item of this proposal will have no impact on the Medical and Life Insurance Plans. The second item pertains to employer's use of genetic information and therefore, will have no impact to the Highway and Patrol Medical and Life Insurance Plans. Assuming Missouri Highway and Transportation Commission (MHTC)/DOT employees will never violate the confidentiality of an individual's medical information, the last item will also have no fiscal impact to MHTC or the Highway and Patrol Medical and Life Insurance Plans.

Officials from the **Department of Insurance (INS)** state insurers and HMOs would be required to amend their policies to comply with the legislation if their current policies contain language

ASSUMPTION (continued)

which conflicts with the mandates of this proposal. Policy amendments must be submitted to the INS, along with a \$50 filing fee. The INS estimates that the number of health carriers who would need to modify their policies would be small and a range of \$0 to \$1,000 in revenue is projected. Filing fees are deposited in the Insurance Dedicated Fund.

This proposal may result in an increase in total state revenue.

<u>FISCAL IMPACT - State Government</u>	FY 2006 (10 Mo.)	FY 2007	FY 2008
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INSURANCE DEDICATED FUND

Income - Department of Insurance

Form filing fees	<u>\$0 to \$1,000</u>	<u>\$0</u>	<u>\$0</u>
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ESTIMATED NET EFFECT ON INSURANCE DEDICATED FUND	<u>\$0 to \$1,000</u>	<u>\$0</u>	<u>\$0</u>
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<u>FISCAL IMPACT - Local Government</u>	FY 2006 (10 Mo.)	FY 2007	FY 2008
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	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
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FISCAL IMPACT - Small Business

Small businesses which are genetic testing laboratories could be affected as a result of a reduction in the amount of genetic testing performed and by the civil liability provisions of this proposal.

DESCRIPTION

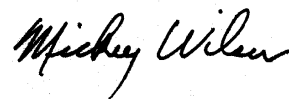
This proposal broadens the definition of "genetic information" and "genetic testing". Under this proposal, no insurer may deny coverage to an individual or impose different premium rates on the basis of the individual's genetic information. This proposal applies to applications for coverage made on or after August 28, 2005, and to policies issued or renewed after such date. Under this proposal, an employer may not obtain genetic information of an employee or prospective employee nor shall an employer require the collection of a DNA sample of an employee or prospective employee. This proposal also broadens the scope of relief for a person harmed by genetic testing to include civil damages.

DESCRIPTION (continued)

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 Health and Senior Services
Department of Social Services
Missouri Department of Transportation
Department of Public Safety -
 Director's Office
 Missouri State Highway Patrol
Missouri Consolidated Health Care Plan
Department of Insurance
Missouri Department of Conservation



Mickey Wilson, CPA
Director
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