COMMITTEE ON LEGISLATIVE RESEARCH OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 0236-01 **Type**: Original

<u>Bill No.</u>: SB 78 <u>Date</u>: January 12, 2015

Subject: Health Care; Insurance - Medical; Insurance Department

Bill Summary: This proposal prohibits an insurer from requiring any waiting period for

health insurance coverage for maternity benefits and requires coverage to begin immediately from the effective date of the health insurance policy or

plan.

State Fiscal Highlights

• No direct fiscal impact on the state is anticipated.

Local Fiscal Highlights

• No direct fiscal impact on local political subdivisions is anticipated.

Fiscal Analysis

Officials from the Department of Health and Senior Services, the Department of Transportation, the Missouri Department of Conservation, the Missouri Consolidated Health Care Plan, the Department of Public Safety - Missouri Highway Patrol, the Department of Social Services, and the Department of Mental Health each assume the current proposal would not fiscally impact their respective agencies.

No direct fiscal impact to small businesses would be expected as a result of this proposal. Also, this legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

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Director January 12, 2015 Assistant Director January 12, 2015