# COMMITTEE ON LEGISLATIVE RESEARCH OVERSIGHT DIVISION

### **FISCAL NOTE**

<u>L.R. No.</u>: 6265-01 <u>Bill No.</u>: SB 982

Subject: Emergencies; Health Care; Hospitals; Insurance - Health; Medical Procedures and

Personnel

Type: Original

Date: February 16, 2018

Bill Summary: This proposal specifies that whether an ailment qualifies as an emergency

medical condition does not depend on what final diagnosis is given.

## **FISCAL SUMMARY**

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
Total Estimated Net Effect on General Revenue	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS				
FUND AFFECTED	FY 2019	FY 2020	FY 2021	
Insurance Dedicated Fund	Up to \$5,000	\$0	\$0	
Total Estimated Net Effect on <u>Other</u> State Funds	Up to \$5,000	\$0	\$0	

Numbers within parentheses: ( ) indicate costs or losses.

This fiscal note contains 4 pages.

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ESTIMATED NET EFFECT ON FEDERAL FUNDS				
FUND AFFECTED	FY 2019	FY 2020	FY 2021	
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Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0	

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)				
FUND AFFECTED	FY 2019	FY 2020	FY 2021	
Total Estimated Net Effect on FTE	0	0	0	

Estimated Net Effect (expenditures or reduced revenues) expected to exceed \$100,000 in any of the three fiscal years after implementation of the act.

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2019	FY 2020	FY 2021
<b>Local Government</b>	\$0	\$0	\$0

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#### FISCAL ANALYSIS

### **ASSUMPTION**

Officials from the **Department of Insurance**, **Financial Institutions and Professional Registration (DIFP)** estimates 100 filings submitted to the department for review along with a \$50 filing fee. Additional revenues to the Insurance Dedicated Fund are estimated to be up to \$5,000.

Additional staff and expenses are not being requested with this single proposal, but if multiple proposals pass during the legislative session which require policy form reviews the department will need to request additional staff to handle increase in workload

	<u><b>\$0</b></u>	<u>\$0</u>	<u>\$0</u>
FISCAL IMPACT - Local Government	FY 2019 (10 Mo.)	FY 2020	FY 2021
ESTIMATED NET EFFECT ON THE INSURANCE DEDICATED FUND	<u>Up to \$5,000</u>	<u>\$0</u>	<u>\$0</u>
Revenue - DIFP \$50 Filing Fee	<u>Up to \$5,000</u>	<u>\$0</u>	<u>\$0</u>
FISCAL IMPACT - State Government  INSURANCE DEDICATED FUND	FY 2019 (10 Mo.)	FY 2020	FY 2021

### FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

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## FISCAL DESCRIPTION

This proposal would specify that whether an ailment is considered an "emergency medical condition" depends on the person having sufficiently severe symptoms, regardless of what final; diagnosis is given.

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 Insurance, Financial Institutions and Professional Registration

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Acting Director February 16, 2018

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