

COMMITTEE ON LEGISLATIVE RESEARCH
 OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 4127-01
Bill No.: SB 1003
Subject: Ambulances: Insurance
Type: Original
Date: February 15, 2002

FISCAL SUMMARY

| ESTIMATED NET EFFECT ON STATE FUNDS | | | |
|---|------------|------------|------------|
| FUND AFFECTED | FY 2003 | FY 2004 | FY 2005 |
| | | | |
| | | | |
| Total Estimated Net Effect on <u>All</u> State Funds | \$0 | \$0 | \$0 |

| ESTIMATED NET EFFECT ON FEDERAL FUNDS | | | |
|---|------------|------------|------------|
| FUND AFFECTED | FY 2003 | FY 2004 | FY 2005 |
| | | | |
| | | | |
| Total Estimated Net Effect on <u>All</u> Federal Funds | \$0 | \$0 | \$0 |

| ESTIMATED NET EFFECT ON LOCAL FUNDS | | | |
|--|------------------|------------------|------------------|
| FUND AFFECTED | FY 2003 | FY 2004 | FY 2005 |
| Local Government | (Unknown) | (Unknown) | (Unknown) |

Numbers within parentheses: () indicate costs or losses.
 This fiscal note contains 3 pages.

FISCAL ANALYSIS

ASSUMPTION

Officials of the **Department of Insurance** assume no fiscal impact.

Officials of the **Department of Health and Senior Services** assume there would be no fiscal impact to their department from passage of this proposal.

Officials of the **Taney County Ambulance District** assume no fiscal impact.

Oversight assumes the provisions of this proposal would require political subdivisions (ambulance districts or cities) of this state to provide the necessary insurance required by this proposal. Oversight does not know the number of political subdivisions that would need to upgrade their insurance coverage to be in compliance with the requirements of this proposal, nor the costs of providing this type of coverage. Therefore, costs to local government will be shown as (Unknown).

| | | | |
|---|---------------------|---------|---------|
| <u>FISCAL IMPACT - State Government</u> | FY 2003 (10 Mo.) | FY 2004 | FY 2005 |
|---|---------------------|---------|---------|

| | | | |
|--|-----|-----|-----|
| | \$0 | \$0 | \$0 |
|--|-----|-----|-----|

| | | | |
|---|---------------------|---------|---------|
| <u>FISCAL IMPACT - Local Government</u> | FY 2003 (10 Mo.) | FY 2004 | FY 2005 |
|---|---------------------|---------|---------|

Cost to Certain Ambulance Districts and Certain Cities for Insurance Coverage (Section 190.120.2)

| | | | |
|--|------------------|------------------|------------------|
| | <u>(Unknown)</u> | <u>(Unknown)</u> | <u>(Unknown)</u> |
|--|------------------|------------------|------------------|

FISCAL IMPACT - Small Business

Small businesses that are licensed to operate in the State of Missouri that do not currently have insurance that covers the requirements of this proposal, would be expected to have an increase in insurance costs from providing the required insurance.

DESCRIPTION

This act requires ambulance service owners to carry liability insurance to cover negligent care by their employees. Currently, Section 190.120, RSMo, requires ambulance service owners to carry

insurance to cover the injury or death of persons in accidents due to any cause and to cover property damage. This act provides that owners must also carry coverage for the injury or death of an individual due to the owner's negligence in employing a person who negligently administers emergency care.

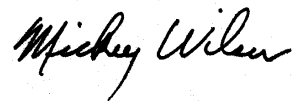
This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Missouri Department of Health and Senior Services
Department of Insurance
Taney County Ambulance District

NOT RESPONDING

The Ambulance Districts of: Newton County, St. Charles County, Ste. Genevieve County, Mid-Mo., Stoddard County, and the Vallee Ambulance District.



Mickey Wilson, CPA
Acting Director
February 18, 2002