StateCorporationCommission 2003FiscalImpactStatement

1.	BillNumber	• HB1737		
	HouseofOrigi	n Introduced	Substitute	Engrossed
	SecondHouse	InCommittee	Substitute	Enrolled
2.	Patron	Wardrup		
3.0	Committee	PassedBothHouses		

4. Title Accidentandsicknessinsurance;coverageforlymphedema.

5. **Summary/Purpose:** Requires insurers proposing to issue in dividual or group accident and sickness insurance policies providing hospital, medical and surgical, or major medical coverageonanexpense -incurredbasis;corporationsprovidingsubscriptioncontracts;andHMOs rageforlymphedema. The coverage includes benefits providinghealthcareplanstoprovidecove forequipment, supplies, complex decongestive therapy, and outpatient self -managementtraining and education for the treatment of lymphedema, if prescribed by a health care professional legally authorized to prescribe or provide such items under law. A managed care health insurance plan, asdefinedinChapter58(§38.2 -5800etseq.), may require such health care professional to be a member of the plan's provider network. The network should include suffi cient health care professionals that are qualified by specific education, experience, and credentials to provide the coveredbenefits. The bill prohibits insurers, corporations, or HMOs from imposing copayments, fees, policy year or calendar year, or dura tional benefit limitations or maximums for benefits or services that are not equally imposed on all individuals in the same benefit category. The bill applies to insurance policies, contracts, and plans delivered, issued for delivery, reissued, renewedor extendedonorafterJuly1,2004, or a tanytime thereafter when the term is changed or the premium adjustment is made. The legislation is applicable only to Virginia -issued insurancecontracts.

6. NoFiscalImpact

- 7. Budgetamendmentnecessary :No
- 8. Fiscalimplications :None
- **9.** Specific agency or political subdivisions affected : State Corporation Commission Bureau of Insurance

10. Technicalamendmentnecessary: No

11.Othercomments :DelegateWardrupintroducedsimilarlegislationlastyear(HB3 83),which was referred to the Special Advisory Commission (SAC). At its January 8, 2003 meeting, the SACvoted10 –0insupport of enacting this legislation.

Date:03/04/03/V.Tompkins

cc:SecretaryofHealthandHumanResources