

State Corporation Commission 2007 Fiscal Impact Statement

1. Bill Number HB2156

House of Origin	<input checked="" type="checkbox"/> Introduced	<input type="checkbox"/> Substitute	<input type="checkbox"/> Engrossed
Second House	<input type="checkbox"/> In Committee	<input type="checkbox"/> Substitute	<input type="checkbox"/> Enrolled

2. Patron O'Bannon

3. Committee Committee: Commerce and Labor

4. Title Health insurance; mandated coverage for evaluations of brain tumors.

5. Summary/Purpose: Requires insurers to provide coverage for a second opinion evaluation at a medical center designated by the National Cancer Institute (NCI) as a comprehensive cancer center for primary malignant brain tumors. The bill prohibits insurers, corporations, or HMOs from imposing any copayment, fee, policy year or calendar year, or durational benefit limitation or maximum for benefits or services not equally imposed on all individuals in the same benefit category. The bill applies to policies, contracts, and plans delivered, issued for delivery, reissued or extended in Virginia on and after January 1, 2008, or anytime thereafter when a term of the policy, contract, or plan is changed or any premium adjustment is made. The bill does not apply to short-term travel, accident-only, limited or specified disease, or individual conversion policies or contracts, or policies or contracts designed for issuance to persons with Medicare, or any similar state or federal government plan.

6. No Fiscal Impact on the State Corporation Commission

7. Budget amendment necessary: No

8. Fiscal implications: None on the State Corporation Commission

9. Specific agency or political subdivisions affected: State Corporation Commission Bureau of Insurance

10. Technical amendment necessary: The Bureau of Insurance recommended to the patron that since the bill addresses malignant brain tumors, it may not have been his intention to exclude cancer policies. The Bureau offered the following amendment for Line 30:

D. This section shall not apply to short-term travel, accident-only, limited or specified disease policies other than cancer policies

11. Other comments: House Bill 2156 is similar to the patron's HB 623 from the 2006 Session. House Bill 623 was reviewed by the Special Advisory Commission on Mandated Health Insurance Benefits. No vote was taken by the Advisory Commission as to a recommendation as to the bill's enactment when the patron withdrew the bill from consideration. This year's House Bill 2156 has been referred back to the Special Advisory Commission on

Mandated Health Insurance Benefits for a review. (The Legislative Information System shows this bill as tabled in committee on January 16.)

Date: 01/17/07 / V. Tompkins

cc: Secretary of Health and Human Resources