

State Corporation Commission 2010 Fiscal Impact Statement

1. Bill Number: HB548

House of Origin ☐ Introduced ☐ Substitute ☐ Engrossed

Second House ☐ In Committee ☐ Substitute ☒ Enrolled

2. Patron: Marshall, D.W.

3. Committee: Passed Both Houses

4. Title: Group health insurance policies; wellness programs.

5. Summary: Allows group accident and sickness policies and health care plans to provide a premium discount to employers that maintain an employee wellness program that meets the insurer's criteria. An employer can require an employee to undergo a health assessment to enroll in the wellness program.

6. Fiscal Impact Estimates: Final. 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: No

11. Other comments: Federal law provides that an employer may request a health assessment as a condition for enrollment in a wellness program provided the program meets certain additional requirements. House Bill 548 does not conflict with federal law or Health Insurance Portability and Accountability Act nondiscrimination provisions, as the bill would not prevent compliance with federal standards. With passage of House Bill 548, insurers would be required to file premium discounts provided for wellness programs established in a group health plan with the Bureau of Insurance.

Date: 03/04/10 V. Tompkins

cc: Secretary of Commerce and Trade
Secretary of Health and Human Resources