State Corporation Commission 2019 Fiscal Impact Statement

1.	Bill Number: HB2177
	House of Origin
	Second House
2.	Patron: Murphy
3.	Committee: Commerce and Labor
4.	Title: Health insurance; formula and enteral nutrition products.
5.	Summary: Requires health insurers, health care subscription plans, and health maintenance organizations whose policy, contract, or plan includes coverage for medicines to classify medically necessary formula and enteral nutrition products as medicine and to include coverage for medically necessary formula and enteral nutrition products on the same terms and subject to the same conditions imposed on other medicines covered under the policy, contract, or plan.
6.	Budget amendment necessary: No
7.	Fiscal Impact Estimates: No Fiscal Impact on the State Corporation Commission
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: See Item 11.

11. Other comments: House Bill 2177 proposes a new health insurance mandate for coverage of medically necessary formula and enteral nutrition products. Federal rules require that if a benefit is required by a state, other than for purposes of compliance with federal requirements, the state benefit is considered an addition to the Essential Health Benefits, and the state may be required to defray the cost of the additional requirement (45 CFR 155.170).

Date: 01/23/19/V. Tompkins