

# State Corporation Commission

## 2019 Fiscal Impact Statement

**1. Bill Number:** SB1596

**House of Origin**    ☒ Introduced    ☐ Substitute    ☐ Engrossed  
**Second House**    ☐ In Committee    ☐ Substitute    ☐ Enrolled

**2. Patron:**    Dunnavant

**3. Committee:** Commerce and Labor

**4. Title:**    Health insurance; cost-sharing payments.

**5. Summary:** Requires any carrier issuing a health plan in the Commonwealth to include any amounts paid by the enrollee or paid on behalf of the enrollee by another person when calculating an enrollee's overall contribution to any out-of-pocket maximum, deductible, copayment, coinsurance, or other cost-sharing requirement under the health 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:** No

**11. Other comments:** The issue of excluding the benefit of a drug manufacturer's coupon from the annual out-of-pocket maximum for certain brand drugs that have generic equivalents is currently before the Centers for Medicare & Medicaid Services. It has asked for comments from interested parties on this issue for its 2020 Notice of Benefit and Payment Parameters.

House Bill 2515 is similar to Senate Bill 1596.

**Date:** 01/25/19/V. Tompkins