

State Corporation Commission 2007 Fiscal Impact Statement

1. Bill Number HB2949

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: Wittman

3. Committee: Committee on Commerce and Labor

4. Title: Health insurance; mandated coverage for treatment by

5. Summary/Purpose: Requires insurers to provide coverage for the treatment by intensity modulated radiation therapy (IMRT), including solid compensator-based IMRT for breast cancer, brain tumors, prostate cancer, lung cancer, bladder cancer, cancer of the pancreas and upper abdominal sites, spinal cord tumors, head and neck cancer, adrenal tumors, pituitary tumors; and other solid tumors in situations where extremely high precision is required in order to spare essential surrounding normal tissue, when such treatment is performed pursuant to protocol dose volume constraints approved by the institutional review board of any United States medical teaching college or the National Cancer Institute. The bill provides that the requirements of subsection A apply only to individuals residing in a medically underserved area of Virginia designated by the Board of Health pursuant to § 32.1-122.5. The bill prohibits insurers, corporations, and HMOs from imposing any copayment, fee, policy year or calendar year, or durational benefit limitation or maximum on benefits or services that is not equally imposed on all individuals in the same benefit category. The bill applies to all policies, contracts, and plans delivered, issued for delivery, reissued or extended in the Commonwealth on and after January 1, 2008 or any time thereafter when any term of the policy, contract or plan is changed or a 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 contracts designed for issuance to persons eligible for Medicare or similar state or federal government plans.

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 advised the patron that the excepted coverages noted in subsection E needs to be amended to remove cancer policies from excepted coverages since this bill addresses certain types of cancer. To accomplish this, an amendment similar to the following would be appropriate, at Line 39:

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

11. Other comments: This bill is similar to 2006 House Bill 1405. House Bill 1405 (2006) was not recommended for enactment by the Special Advisory Commission on Mandated Health Insurance Benefits by a vote of 9 to 3.

Date: 01/21/07 / V. Tompkins

cc: Secretary of Health and Human Resources