

## Department of Planning and Budget 2008 Fiscal Impact Statement

**1. Bill Number:** HB196

House of Origin      X     Introduced                 Substitute                 Engrossed  
Second House                In Committee             Substitute                 Enrolled

**2. Patron:**        Alexander

**3. Committee:**   Commerce and Labor

**4. Title:**         **Accident and sickness insurance, group; coverage for full-time students.**

**5. Summary:** Clarifies that when a group health insurance policy provides coverage for a dependent child who is a full-time student and who becomes unable to continue as a full-time student due to a medical condition, coverage under the policy will continue if the child's treating physician certifies that the child's absence is medically necessary.

**6. Fiscal Impact Estimates:** No Impact

**7. Budget Amendment Necessary:** No

**8. Fiscal Implications:** The Department of Human Resource Management indicates that the proposed legislation in this bill will have no impact on the health insurance plan for state employees. The plan for state employees does not require full time student status for eligibility for coverage, and already provides for continuation coverage in the event a dependent is incapacitated due to illness.

**9. Specific Agency or Political Subdivisions Affected:** All employers that offer health insurance and their employees.

**10. Technical Amendment Necessary:** No

**11. Other Comments:** N/A

**Date:** 1/10/2008 JDH

**Document:** G:\EFIS\2008\HB196-HealthInsuranceForFulltimeStudents\HB196 .DOC