

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 78TH LEGISLATIVE REGULAR SESSION**  
**Revision 1**

**May 16, 2003**

**TO:** Honorable Bill Ratliff, Chair, Senate Committee on State Affairs

**FROM:** John Keel, Director, Legislative Budget Board

**IN RE:** **HB3022** by Taylor (Relating to the availability of preferred providers.), **As Engrossed**

**No significant fiscal implication to the State is anticipated.**

The bill relates to the availability of preferred providers. It would clarify that the requirement of reasonable availability does not limit a preferred provider benefit plan in the level of reimbursement or level of coverage with respect to deductibles, co-payments, coinsurance, or other cost-sharing measures that a preferred provider benefit plan requires for access to both preferred and non-preferred providers. Enactment of the bill could cause an increase in filings with the Department of Insurance (TDI). The agency has required that health benefit plans pay a minimum coinsurance amount of 50 percent. Many carriers would probably refile policy forms to take advantage of permissible lower coinsurance amounts and higher deductibles; therefore, TDI could anticipate an increase in the number of filings.

It is anticipated that any costs associated with the bill could be absorbed within current resources and that any revenue gain from increased fee collections would be offset by a decrease in collections from the Insurance Maintenance Tax.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department of Insurance

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