

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

**FISCAL NOTE, 83RD LEGISLATIVE REGULAR SESSION**

**April 9, 2013**

**TO:** Honorable John T. Smithee, Chair, House Committee on Insurance

**FROM:** Ursula Parks, Director, Legislative Budget Board

**IN RE: HB495** by Hernandez Luna (Relating to coverage for supplemental breast cancer screening under certain health benefit plans.), **Committee Report 1st House, Substituted**

<p><b>No significant fiscal implication to the State is anticipated.</b></p>
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The bill would amend the Insurance Code relating to coverage for supplemental breast cancer screening under certain health benefit plans. The bill would add requirements that health benefit plans offering coverage for mammography must also provide optional coverage for supplemental breast cancer screening in cases where a physician finds that a patient has dense breast tissue or additional risk factors believed to warrant screening beyond mammography that will be determined by the insurance commissioner based on scientific research and models for breast cancer. The bill would allow insurers to charge an additional premium for the optional coverage for supplemental breast cancer screenings. The bill would apply to a health benefit plan delivered, issued for delivery, or renewed on or after January 1, 2014.

Based on information provided by the Texas Department of Insurance (TDI), it is assumed that any costs associated with the implementation of this bill would be absorbed within existing agency resources. Also based on information provided by TDI, this analysis assumes that implementation of the bill could result in a one-time revenue gain (\$92,500 in fiscal year 2014) in General Revenue-Dedicated Texas Department of Insurance Fund 36 from filing fees. Since General Revenue-Dedicated Texas Department of Insurance Fund 36 is a self-leveling account, this analysis also assumes that any additional revenue resulting from the implementation of the bill would accumulate in the account fund balances and that the department would adjust the assessment of the maintenance tax or other fees accordingly in the following year.

Based on information provided by the Employee Retirement System, Health and Human Services Commission, University of Texas System Administration, Texas A&M University System and Teacher Retirement System, it is assumed that all duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing agency resources.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 323 Teacher Retirement System, 327 Employees Retirement System, 454 Department of Insurance, 710 Texas A&M University System Administrative and General Offices, 720 The University of Texas System Administration

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