

LEGISLATIVE BUDGET BOARD
Austin, Texas

FISCAL NOTE, 83RD LEGISLATIVE REGULAR SESSION

April 16, 2013

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

FROM: Ursula Parks, Director, Legislative Budget Board

IN RE: **HB3226** by Coleman (Relating to health benefit plan coverage for certain physical injuries that are self-inflicted by a minor.), **As Introduced**

<p>No significant fiscal implication to the State is anticipated.</p>
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The bill would amend the Insurance Code relating to health benefit plan coverage for certain physical injuries that are self-inflicted by a minor. The bill would require certain health benefit plans to provide coverage for an enrollee, from birth through the age of 18 years of age, for a physical injury to the enrollee that is self-inflicted. The bill would prohibit the requirement of a deductible, coinsurance, or copayment amount that exceeds the requirements applicable to other physical injury benefits provided under the health plan.

Based on information provided by TDI, the bill would result in an increase in form filings due to Health Maintenance Organizations and health insurers filing riders and amendments to policies, certificates, and evidence of coverage; however, it is assumed that all duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing staff and resources. Also, based on information provided by TDI, this analysis assumes that implementation of the bill would result in an increase in form filings and a one-time revenue gain (\$70,500 in fiscal year 2014) in General Revenue-Dedicated Texas Department of Insurance Fund 36. 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 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 Employees Retirement System, Texas A&M University System, it is assumed that any costs associated with implementing the provisions of the bill could be absorbed within existing staff and resources.

Based on information provided by the Teacher Retirement System and UT System Administration, the bill would have no fiscal impact to the agency.

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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