



*Colorado Legislative Council Staff Fiscal Note*

**NO FISCAL IMPACT**

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<b>Drafting Number:</b> LLS 10-0162	<b>Date:</b> January 18, 2010
<b>Prime Sponsor(s):</b> Rep. Frangas; McCann Sen. Foster	<b>Bill Status:</b> House Business Affairs and Labor
	<b>Fiscal Analyst:</b> Clare Pramuk (303-866-2677)

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**TITLE:** CONCERNING REQUIRED COVERAGES FOR REPRODUCTIVE SERVICES FOR HEALTH INSURANCE POLICIES.

**Summary of Legislation**

This bill, recommended by the Health Care Task Force, requires that individual sickness and accident insurance policies provide the same coverage for maternity care as is currently mandated for all group sickness and accident policies regulated by the state. It also requires all individual and group policies to provide coverage for pregnancy management including, but not limited to, contraceptive counseling, drugs, and devices. The bill does not mandate coverage for abortion procedures or services. It takes effect January 1, 2011, unless a referendum petition is filed, and applies to policies issued or renewed on or after the effective date.

**Assessment**

HB10-1021 is assessed at no fiscal impact. The Division of Insurance is expected to field roughly 500 inquiries from policyholders during the first year of implementation. The fiscal note assumes that the division can respond to these inquiries with existing resources. Because the group health insurance plans currently offered to state employees already provide the mandated coverage, no fiscal impact is expected to the state as an employer.

**Departments Contacted**

Regulatory Agencies

Personnel and Administration