



FINAL
FISCAL NOTE

Drafting Number: LLS 10-0162**Date:** June 8, 2010**Prime Sponsor(s):** Rep. Frangas; McCann
Sen. Foster**Bill Status:** Signed into Law**Fiscal Analyst:** Clare Pramuk (303-866-2677)

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

This bill requires that individual sickness and accident insurance policies that cover complications of pregnancy and childbirth also provide coverage for contraception. A majority of all individual sickness and accident insurance policies offered by an insurance carrier are required to provide coverage for maternity care. It also requires all group policies to provide coverage for contraception in the same manner as any other sickness, injury, disease, or condition that is otherwise covered under the policy or contract. The Governor signed the bill into law on May 26, 2010, and unless a referendum petition is filed, the bill will take effect January 1, 2011, and applies to policies issued or renewed on or after that 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