Colorado Legislative Council Staff Fiscal Note

NO FISCAL IMPACT

Drafting Number: LLS 09-1015 Date: April 13, 2009

Prime Sponsor(s): Rep. Casso Bill Status: House Business Affairs and Labor

Sen. Bacon Fiscal Analyst: Clare Pramuk (303-866-2677)

TITLE: CONCERNING MODIFICATIONS TO STATE INSURANCE LAWS TO COMPLY

WITH RECENTLY ENACTED FEDERAL LAWS.

Summary of Legislation

This bill conforms state law to comply with recently enacted federal legislation. The applicable laws are:

- Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008—includes language that clarifies that small group policies are required to provide a specified level of coverage for mental illness and that large group plans are to provide coverage comparable to that provided for physical illness.
- ► Genetic Information Non-discrimination Act—expands the protections that prevent genetic information from being used to deny access to insurance coverage.
- ► Michelle's Law—provides for continued eligibility for health coverage for a dependent under age 25 enrolled in post-secondary education, who leaves school due to a medical condition.
- ▶ Children's Health Insurance Program Reauthorization Act of 2009—expands the definition of late enrollee to allow an individual who becomes eligible for premium assistance, to enroll in a group health benefit plan within 60 days. This also allows an individual who becomes ineligible for Medicaid or the state Children's Basic Health Plan to enroll in a group health plan.

The bill includes an effective date of July 1, 2009.

Assessment

The bill is assessed at no fiscal impact. It simply conforms state insurance laws with new federal requirements. The Division of Insurance will promulgate rule changes during its regular rulemaking process within existing resources. The fiscal impact to the Department of Health Care Policy and Financing for the Children's Basic Health Plan and the Department of Personnel and Administration for state employee health plans cannot be determined, but would be due to compliance with federal mandates rather than the bill. Any fiscal impact is assumed to be addressed through the annual budget process.

Departments Contacted

Regulatory Agencies Health Care Policy and Financing Personnel and Administration