



### **State Revenue**

The Division of Insurance in DORA may assess and receive fine revenue for violations of the practices prohibited by the bill, which is deposited to the General Fund. However, the fiscal note assumes a high level of compliance by insurance carriers and that any violations that occur will likely be addressed and resolved through cease and desist orders from the Division of Insurance. Therefore, the potential increase in fine revenue is assumed to be minimal.

### **TABOR Impact**

This bill may increase state revenue from fines, which will increase the amount required to be refunded under TABOR. TABOR refunds are paid from the General Fund.

### **State Expenditures**

The bill increases workload in DORA by a minimal amount. The Division of Insurance may be required to conduct rulemaking concerning the changes in the bill. In addition, the Division of Insurance may receive complaints concerning violations of the prohibitions in the bill, which will require staff to investigate the violations, hold hearings, and take disciplinary actions. The Board of Optometry in the Division of Professions and Occupations in DORA will also have workload to communicate the changes to optometrists and conduct outreach to regulated professionals. Overall, this increase in workload will be minimal and no changes in appropriations to DORA are required.

### **Effective Date**

The bill takes effect July 1, 2015, and applies to health plans issued or renewed after this date.

### **State and Local Government Contacts**

Regulatory Agencies  
Judicial Department

Personnel and Administration  
Law