

OFFICE OF FISCAL ANALYSIS

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sHB-6389

AN ACT CONCERNING EXPLANATIONS OF BENEFITS. AMENDMENT

LCO No.: 8028

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OFA Fiscal Note

See Fiscal Note Details

The amendment removes the liability from policyholders for the cost of covered benefits for which the policyholder does not receive an explanation of benefits. To the extent that the out of pocket cost for a covered benefit for which the policymaker does not receive an explanation of benefits would be absorbed by the insurer rather than the policymaker, there is a cost to the state employee and retiree health plan and fully-insured municipalities as a result of the amendment.

Pursuant to federal law, self-insured plans are exempt from state health insurance mandates. However, the state plan has traditionally adopted such mandates.

The amendment is not interpreted to require individuals other than the policyholder to be liable for the cost of the benefit. The bill would be applicable to plan years starting on and after January 1, 2023.

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