

State Corporation Commission

2022 Fiscal Impact Statement

1. Bill Number: HB 675

House of Origin ☐ Introduced ☐ Substitute ☐ Engrossed
Second House ☐ In Committee ☐ Substitute ☒ Enrolled

2. Patron: Hope

3. Committee: Passed both houses.

4. Title: Health insurance; tobacco surcharge.

5. Summary: Eliminates the authority of a health carrier to vary its premium rates based on tobacco use. Under current law, a health carrier may charge premium rates up to 1.5 times higher for a tobacco user than for a nonuser. This bill is a recommendation of the Joint Commission on Health Care, and the provisions of the bill shall apply to health benefit plans providing individual or small group health insurance coverage beginning on January 1, 2023.

6. Budget Amendment Necessary: No

7. Fiscal Impact Estimates: No Fiscal Impact on the State Corporation Commission

8. Fiscal Implications: None on the State Corporation Commission

9. Specific Agency or Political Subdivisions Affected: State Corporation Commission
Bureau of Insurance

10. Technical Amendment Necessary: No

11. Other Comments: Senate Bill 422 is identical to House Bill 675.

Date: 3/1/22/V.Tompkins