

## Department of Planning and Budget 2022 Fiscal Impact Statement

**1. Bill Number:** SB433

<b>House of Origin</b>	<input type="checkbox"/> Introduced	<input type="checkbox"/> Substitute	<input checked="" type="checkbox"/> Engrossed
<b>Second House</b>	<input type="checkbox"/> In Committee	<input type="checkbox"/> Substitute	<input type="checkbox"/> Enrolled

**2. Patron:** Dunnavant

**3. Committee:** Commerce and Labor

**4. Title:** Health insurance; calculation of enrollee's contribution; high deductible health plan.

**5. Summary:** Provides that if the application of the requirement that a carrier, when calculating an enrollee's overall contribution to any out-of-pocket maximum or any cost-sharing requirement under a health plan, include any amounts paid by the enrollee or paid on behalf of the enrollee by another person results in a health plan's ineligibility to qualify as a Health Savings Account-qualified High Deductible Health Plan under the federal Internal Revenue Code, then such requirement shall not apply to such health plan with respect to the deductible of such health plan until the enrollee has satisfied the minimum deductible required by the federal Internal Revenue Code. The bill provides such limitation does not apply with respect to items or services that are considered preventative care.

**6. Budget Amendment Necessary:** No

**7. Fiscal Impact Estimates:** None – see item 8

**8. Fiscal Implications:** The Department of Human Resource Management anticipates no impact to the state plans from this bill. The Department of Medical Assistance Services also indicates no state fiscal impact from SB433. Furthermore, the State Corporation Commission anticipates no fiscal impact on the Bureau of Insurance or the Health Benefit Exchange.

**9. Specific Agency or Political Subdivisions Affected:** Department of Human Resource Management, State Corporation Commission, Department of Medical Assistance Services

**10. Technical Amendment Necessary:** No

**11. Other Comments:** The engrossed version of this bill makes technical language changes, which do not affect the fiscal impact. HB1081 is identical to SB433, as introduced.