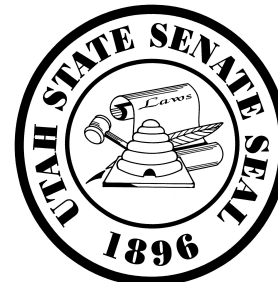




## Fiscal Note

### H.B. 457

2020 General Session  
Health Insurance Amendments  
by Dunnigan, J.



#### General, Education, and Uniform School Funds

JR4-4-101

	Ongoing	One-time	Total
Net GF/EF/USF (rev.-exp.)	\$(125,400)	\$(10,300)	\$(135,700)

#### State Government

UCA 36-12-13(2)(c)

Revenues	FY 2020	FY 2021	FY 2022
General Fund	\$0	\$(116,000)	\$(116,000)
General Fund, One-time	\$0	\$(7,000)	\$0
Commerce Service Fund	\$0	\$6,100	\$6,100
Insurance Department Acct (GFR)	\$0	\$118,900	\$111,900
<b>Total Revenues</b>	<b>\$0</b>	<b>\$2,000</b>	<b>\$2,000</b>

Enactment of this legislation could increase revenue to the Commerce Service Account by \$2,000 annually due to additional fines. After accounting for expected costs, enactment of this legislation could decrease the year-end transfer to the General Fund from the Commerce Service Account by \$4,100 annually beginning in FY 2021. After accounting for expected costs, enactment of this legislation could decrease the year-end transfer to the General Fund from the Insurance Department Restricted Account by \$111,900 ongoing and \$7,000 one-time beginning in FY 2021.

Expenditures	FY 2020	FY 2021	FY 2022
General Fund	\$0	\$9,100	\$9,100
General Fund, One-time	\$0	\$3,300	\$0
Education Fund	\$0	\$300	\$300
Commerce Service Fund	\$0	\$6,100	\$6,100
Insurance Department Acct (GFR)	\$0	\$118,900	\$111,900
Restricted Accounts (FN Only)	\$0	\$4,600	\$4,600
<b>Total Expenditures</b>	<b>\$0</b>	<b>\$142,300</b>	<b>\$132,000</b>

Enactment of this legislation could increase costs to the Department of Insurance from the Insurance Department Restricted Account by \$111,900 ongoing and \$7,000 one-time beginning in FY 2021 for benchmark rating information, verification, dispute resolution, and annual network adequacy reviews. Expenditures from the Insurance Department Restricted Account impact year-end transfers to the General Fund. Enactment of this legislation could cost the Department of Health \$4,000 ongoing and \$3,300 one-time from the General Fund beginning in FY 2021 for expected meetings to determine benchmark rates and implement new workflow operations for requests. Enactment of this legislation could cost the Department of Commerce \$6,100 ongoing from the Commerce Service Account to investigate complaints. Expenditures from the Commerce Service Account impact year-end transfers

to the General Fund. Enactment of this legislation could cost the Public Employees Health Program \$10,000 ongoing beginning in FY 2021, of which \$5,100/\$300 is from the General/Education Funds.

	<i>FY 2020</i>	<i>FY 2021</i>	<i>FY 2022</i>
<b>Net All Funds</b>	<u>\$0</u>	<u>\$(140,300)</u>	<u>\$(130,000)</u>

**Local Government**

UCA 36-12-13(2)(c)

Enactment of this legislation likely will not result in direct, measurable costs for local governments.

**Individuals & Businesses**

UCA 36-12-13(2)(c)

Enactment of this legislation could increase aggregated fine revenue paid by \$2,000 from individuals annually.

**Regulatory Impact**

UCA 36-12-13(2)(d)

Enactment of this legislation could result in a small increase in the regulatory burden for Utah residents or businesses.

**Performance Note**

JR4-2-404

No performance note required for this bill

**Notes on Notes**

Fiscal notes estimate the direct costs or revenues of enacting a bill. The Legislature uses them to balance the budget. They do not measure a bill's benefits or non-fiscal impacts like opportunity costs, wait times, or inconvenience. A fiscal note is not an appropriation. The Legislature decides appropriations separately.