

FISCAL NOTE
LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)				
	FY 2015-16		FY 2016-17	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
GENERAL FUNDS				
CASH FUNDS	\$53,573		\$52,722	
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS	\$53,573		\$52,722	

Any Fiscal Notes received from state agencies and political subdivisions are attached following the Legislative Fiscal Analyst Estimate.

LB 531 requires the Department of Insurance (DOI) to ensure that web sites maintained by state agencies for the sale of health insurance provide links to internet-based tools and calculators to assist buyers in accessing information needed to make informed purchasing decisions. The bill also requires the DOI to monitor insurance companies to ensure that health insurers offering plans and policies for sale in the state post information specified in the bill on their websites and make the information available to the public and insureds.

The DOI projects the need for a Health Analyst II to implement the requirements of the bill. The estimated increase in cash fund expenditures for the additional employee and related operating expenses is \$53,573 in FY16 and \$52,722 in FY17.

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES			
LB: 531	AM:	AGENCY/POLT. SUB: Dept. of Adm. Serv-Personnel, Wellness, Benefits	
REVIEWED BY: Robin Kilgore		DATE: 1-29-15	PHONE: 471-4180
COMMENTS: Concur with agency's estimate of no fiscal impact.			

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES			
LB: 531	AM:	AGENCY/POLT. SUB: Department of Insurance	
REVIEWED BY: Robin Kilgore		DATE: 2-3-15	PHONE: 471-4180
COMMENTS: No basis to disagree with agency's estimate of fiscal impact.			

ADMINISTRATIVE SERVICES-STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSES			
LB: 531	AM:	AGENCY/POLT. SUB: University of Nebraska	
REVIEWED BY: Robin Kilgore		DATE: 1-27-15	PHONE: 471-4180
COMMENTS: Concur with estimate of fiscal impact.			

Please complete ALL (5) blanks in the first three lines.

2015

LB⁽¹⁾ 531

**FISCAL
NOTE**

State Agency OR Political Subdivision Name: ⁽²⁾ Administrative Services - Personnel-Wellness & Benefits

Prepared by: ⁽³⁾ Crystal Meyer Date Prepared: ⁽⁴⁾ 1-27-15 Phone: ⁽⁵⁾ 402-471-2832

ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION

	<u>FY 2015-16</u>		<u>FY 2016-17</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
OTHER FUNDS	_____	_____	_____	_____
TOTAL FUNDS	<u>0</u>	<u>_____</u>	<u>0</u>	<u>_____</u>

Explanation of Estimate:

LB531 would provide requirements for publication of information relating to health insurance policies, health plans, and health maintenance organization subscriptions that are sold or offered for sale to individuals. State plans are offered to employees at a cost, but It is unclear if this would be considered a sale under this bill; thus it is unclear whether LB531 would apply to employer group health insurance plans.

Should LB531 apply to the State of Nebraska's health insurance plan, there would be no fiscal impact. AS- Personnel-Wellness & Benefits would work with the State's third-party administrator to assure the plan information provided to plan participants complies with the requirements set forth in the bill.

BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2015-16 EXPENDITURES</u>	<u>2016-17 EXPENDITURES</u>
	<u>15-16</u>	<u>16-17</u>		
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
TOTAL.....	_____	_____	_____	_____

Please complete ALL (5) blanks in the first three lines.

2015

LB⁽¹⁾ 531

FISCAL NOTE

State Agency OR Political Subdivision Name: ⁽²⁾

Department of Insurance

Prepared by: ⁽³⁾ Robert M. Bell

Date Prepared: ⁽⁴⁾ 2/2/2015

Phone: ⁽⁵⁾ 402-471-4650

ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION

	<u>FY 2015-16</u>		<u>FY 2016-17</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS				
CASH FUNDS	\$53,573		\$52,722	
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

Explanation of Estimate:

Legislative Bill 531 places a new duty on the Department of Insurance to ensure that web sites maintained by a state agency for the sale of health insurance provided required links and calculators related to health insurance purchasing decisions. The legislation also places a duty on the Department to monitor health insurer websites that are available to both the public and to insureds to ensure information required by LB 531 is available. These new duties are not currently performed by the Department.

A Health Analyst II would be required by the Department to perform these new duties.

BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2015-16</u>	<u>2016-17</u>
	<u>15-16</u>	<u>16-17</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
Health Analyst II	1.0	1.0	\$37,832	\$38,683
Benefits.....			\$13,241	\$13,539
Operating.....			\$2,500.00	\$500.00
Travel.....				
Capital outlay.....				
Aid.....				
Capital improvements.....				
TOTAL.....			\$53,573	\$52,722

Please complete ALL (5) blanks in the first three lines.

2015

LB⁽¹⁾ 531

FISCAL NOTE

State Agency OR Political Subdivision Name: ⁽²⁾ University of Nebraska

Prepared by: ⁽³⁾ Michael Justus Date Prepared: ⁽⁴⁾ January 26, 2015 Phone: ⁽⁵⁾ 472-7109

ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION

	<u>FY 2015-16</u>		<u>FY 2016-17</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
OTHER FUNDS	_____	_____	_____	_____
TOTAL FUNDS	=====	=====	=====	=====

Explanation of Estimate:

LB 531 seeks to provide more clarity in healthcare coverage for University employees. It will require some updating of our website and ongoing maintenance (perhaps quarterly) to keep it current. Overall, we do not believe the change will have a fiscal impact on the University.

BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2015-16</u>	<u>2016-17</u>
	<u>15-16</u>	<u>16-17</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
TOTAL.....	_____	_____	_____	_____