

**FISCAL NOTE**  
**LEGISLATIVE FISCAL ANALYST ESTIMATE**

<b>ESTIMATE OF FISCAL IMPACT – STATE AGENCIES</b> (See narrative for political subdivision estimates)				
	<b>FY 2023-24</b>		<b>FY 2024-25</b>	
	<b>EXPENDITURES</b>	<b>REVENUE</b>	<b>EXPENDITURES</b>	<b>REVENUE</b>
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS	See below		See below	

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

LB 383 would change provisions relating to coverage for screenings for colorectal cancer to include stool-based preventative tests and to prohibit insurance policies from imposing deductibles, co-insurance, or cost-sharing requirements for these types of screening services.

The State of Nebraska employee medical plans cover all colorectal screenings per the Patient Protection and Affordable Care Act (PPACA) guidelines. Screenings for in-network providers are covered at 100%. There is no fiscal impact for the Department of Administrative Services.

The University of Nebraska employee medical plans also cover all colorectal screenings per the (PPACA) guidelines. However, the University System provides plan participants with a preventative allowance that may be used at the employee’s discretion. As a result, some participants use this allowance for other services thus the University System estimates an increased cost to provide coverage for these screenings.

The total estimated cost to the University System is \$135,000. See the following for fund type allocation:

University Systems

Fund Type	Percentage by Fund Type	Estimated Expenditures FY 2023-24	Estimated Expenditures FY 2024-25
General Fund	38%	\$51,435	\$102,870
Cash Fund	23%	\$30,510	\$61,020
Federal Fund	5%	\$6,075	\$12,150
Revolving Fund	35%	\$46,980	\$93,960
<b>Total</b>	<b>100%</b>	<b>\$135,000</b>	<b>\$270,000</b>

There is no basis to disagree with these estimates.

<b>ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY &amp; POLT. SUB. RESPONSE</b>			
LB: 383	AM:	AGENCY/POLT. SUB: Department of Administrative Services (DAS)	
REVIEWED BY: Ryan Walton	DATE: 2/1/2023	PHONE: (402) 471-4174	
COMMENTS: No basis to disagree with the Department of Administrative Services assessment of no fiscal impact from LB 383.			

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

**2023**

**LB<sup>(1)</sup> 383**

**FISCAL NOTE**

State Agency OR Political Subdivision Name: <sup>(2)</sup> Department of Administrative Services (DAS)  
- Employee Wellness & Benefits

Prepared by: <sup>(3)</sup> Jennifer Norris Date Prepared: <sup>(4)</sup> 01/17/2023 Phone: <sup>(5)</sup> 402-480-9728

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	<u>FY 2023-24</u>		<u>FY 2024-25</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
REVOLVING FUNDS	_____	_____	_____	_____
TOTAL FUNDS	=====	=====	=====	=====

Explanation of Estimate:

LB 383 An Act relating to insurance relating to coverage for screenings for colorectal cancer.

Currently, all State of Nebraska medical plans cover colorectal screenings per the Patient Protection and Affordable Care Act (PPACA) guidelines. Screenings for in network providers are covered at 100%.

LB 383, as introduced, has no fiscal impact to the State of Nebraska health plans.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2023-24</u>	<u>2024-25</u>
	<u>23-24</u>	<u>24-25</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
TOTAL.....	_____	_____	_____	_____

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

2023

**LB <sup>(1)</sup> 0383 Change provisions relating to insurance coverage for screenings for colorectal cancer**

**FISCAL NOTE**

State Agency OR Political Subdivision Name:<sup>(2)</sup> University of Nebraska System

Prepared by:<sup>(3)</sup> Chris Kabourek Date Prepared:<sup>(4)</sup> 01/19/2023 Phone:<sup>(5)</sup> (402) 472-7102

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	FY 2023 - 24		FY 2024 - 25	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	<u>51,435.00</u>	<u>0.00</u>	<u>102,870.00</u>	<u>0.00</u>
CASH FUNDS	<u>30,510.00</u>	<u>0.00</u>	<u>61,020.00</u>	<u>0.00</u>
FEDERAL FUNDS	<u>6,075.00</u>	<u>0.00</u>	<u>12,150.00</u>	<u>0.00</u>
OTHER FUNDS	<u>46,980.00</u>	<u>0.00</u>	<u>93,960.00</u>	<u>0.00</u>
TOTAL FUNDS	<u>135,000.00</u>	<u>0.00</u>	<u>270,000.00</u>	<u>0.00</u>

**Explanation of Estimate:**

The bill requires starting January 1, 2024, that no insurance policy shall impose deductible, co-insurance, or cost-sharing requirements for screening colonoscopies.

The University of Nebraska System health plan is a grandfathered plan for Affordable Care Act purposes and does impose deductibles, co-insurance, and cost-sharing for these types of services.

The University of Nebraska System health plan does provide plan participants with a preventative allowance, but some plan members use this allowance for other services and as a result, do have to pay some out-of-pocket expenses for screening colonoscopies.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2023 - 24 EXPENDITURES</u>	<u>2024 - 25 EXPENDITURES</u>
	<u>23 - 24</u>	<u>24 - 25</u>		
	<u>0</u>	<u>0</u>		
	<u>0</u>	<u>0</u>		
Benefits.....			<u>135,000.00</u>	<u>270,000.00</u>
Operating.....				
Travel.....				
Capital outlay.....				
Aid.....				
Capital improvements.....				
TOTAL.....			<u>135,000.00</u>	<u>270,000.00</u>