



## Fiscal Estimate Narratives

DHFS 3/7/2008

LRB Number	<b>07-3560/2</b>	Introduction Number	<b>AB-0873</b>	Estimate Type	<b>Original</b>
<b>Description</b> Allowing out-of-state insurers to offer health care plans that are exempt from certain laws to employers and individuals in this state					

### Assumptions Used in Arriving at Fiscal Estimate

This bill allows insurers domiciled in another state to offer health care plans to groups and individuals in Wisconsin.

This bill will not impact programs administered by the Department of Health and Family Services. An increase in the number of health insurance plans available to state citizens may provide more choices for individuals seeking to purchase insurance, but it is not expected to impact the number of individuals who qualify for and enroll in BadgerCare Plus or other Medical Assistance programs.

This bill would impact revenues collected by the Health Insurance Risk-Sharing Plan (HIRSP) program by requiring foreign insurers to pay assessments that partially fund HIRSP. The HIRSP program is no longer operated by the Department of Health and Family Services; it is operated by the independent HIRSP Authority. Therefore, the bill will not increase revenues to DHFS or other state agencies.

### Long-Range Fiscal Implications