

Fiscal Estimate Narratives

OCI 4/3/2008

LRB Number	07-3794/2	Introduction Number	AB-0922	Estimate Type	Original
Description health insurance coverage of nervous and mental disorders, alcoholism, and other drug abuse problems.					

Assumptions Used in Arriving at Fiscal Estimate

The Office of Commissioner of Insurance (OCI) reviews policy forms to ensure compliance with Wisconsin laws and regulations, and responds to complaints. Ensuring that insurers comply with the requirements of this bill will be fulfilled as part of the standard activities of the office. Any additional cost will be absorbed by OCI.

In accordance with s. 601.423, Wis Stats., OCI will prepare the mandated study on the fiscal and social impacts of new mandated insurance benefits.

The local fiscal effect of is difficult to determine. OCI does not collect plan design enrollment or claims paid data from local governments. OCI is unable to determine what local governments are spending on the Mental Health and AODA portions of their health care benefits to employees. The social and financial impact statement that will be prepared by OCI hopes to provide an appropriate percentage estimate of the effect on premiums for health insurance.

Long-Range Fiscal Implications