

Fiscal Estimate Narratives

OSER 8/5/2011

LRB Number	11-0267/2	Introduction Number	AB-0210	Estimate Type	Original
Description Implementing health insurance reform, providing an exemption from emergency rule procedures, and granting rule-making authority.					

Assumptions Used in Arriving at Fiscal Estimate

This bill incorporates the health insurance coverage requirements of the federal Patient Protection and Affordable Care Act (PPACA) into the Wisconsin Statutes and specifies that if PPACA is found unconstitutional in its entirety and unenforceable in this state, insurers would be subject to the coverage requirements in current law that are consistent with PPACA.

The bill also repeals current grievance and independent review procedures and requires the insurance commissioner to establish standards for internal and external appeals consistent with PPACA requirements.

The bill also requires that rates for individual health insurance, small employer health insurance, and group and blanket accident and sickness insurance offered in the individual market be filed with Wisconsin's Commissioner of Insurance before they become effective.

The Office of State Employment Relations (OSER) has no expertise on which to base any commentary about this bill's provisions. It cannot comment on the effects of PPACA provisions nor can it predict the effects of the law being declared unconstitutional. It also cannot comment regarding the change in appeal or rate filing procedures.

Long-Range Fiscal Implications

Unknown.