

### Fiscal Estimate - 2013 Session

Original       Updated       Corrected       Supplemental

<b>LRB Number</b> 13-2559/1	<b>Introduction Number</b> AB-0364	
<b>Description</b> Eliminating the requirement that the Group Insurance Board offer to state employees a health care coverage option that consists of a high-deductible health insurance plan and a health savings account		
<b>Fiscal Effect</b>		
<b>State:</b>		
<input type="checkbox"/> No State Fiscal Effect <input checked="" type="checkbox"/> Indeterminate		
<input type="checkbox"/> Increase Existing Appropriations <input type="checkbox"/> Increase Existing Revenues <input type="checkbox"/> Increase Costs - May be possible to absorb within agency's budget		
<input type="checkbox"/> Decrease Existing Appropriations <input type="checkbox"/> Decrease Existing Revenues <input type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> Create New Appropriations <input type="checkbox"/> Decrease Costs		
<b>Local:</b>		
<input type="checkbox"/> No Local Government Costs <input type="checkbox"/> Indeterminate		
1. <input type="checkbox"/> Increase Costs      3. <input type="checkbox"/> Increase Revenue		
<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory		
2. <input type="checkbox"/> Decrease Costs      4. <input type="checkbox"/> Decrease Revenue		
<input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory		
5. Types of Local Government Units Affected		
<input type="checkbox"/> Towns <input type="checkbox"/> Village <input type="checkbox"/> Cities		
<input type="checkbox"/> Counties <input type="checkbox"/> Others		
<input type="checkbox"/> School Districts <input type="checkbox"/> WTCS Districts		
<b>Fund Sources Affected</b>	<b>Affected Ch. 20 Appropriations</b>	
<input type="checkbox"/> GPR <input type="checkbox"/> FED <input type="checkbox"/> PRO <input type="checkbox"/> PRS <input type="checkbox"/> SEG <input type="checkbox"/> SEGS		
<b>Agency/Prepared By</b>	<b>Authorized Signature</b>	<b>Date</b>
ETF/ Tarna Hunter (608) 267-0908	Robert Marchant (608) 266-9854	9/23/2013

## Fiscal Estimate Narratives

ETF 9/23/2013

LRB Number	<b>13-2559/1</b>	Introduction Number	<b>AB-0364</b>	Estimate Type	<b>Original</b>
<b>Description</b> Eliminating the requirement that the Group Insurance Board offer to state employees a health care coverage option that consists of a high-deductible health insurance plan and a health savings account					

### Assumptions Used in Arriving at Fiscal Estimate

2013 Assembly Bill 364 eliminates the requirement that the Group Insurance Board (GIB), beginning on 2015, must offer state employees a health care coverage option that consists of a high deductible health insurance plan and a health savings account. The bill also removes the requirement that the GIB must study the feasibility and cost-effectiveness of health reimbursement accounts instead of health savings accounts.

The fiscal effect is indeterminate because ETF is not able to determine what the effect of the High Deductible Health Plan and Health Savings Account will be. If implementation of the High Deductible Health Plan and Health Savings Account saves money, then this bill would increase cost to the state. Conversely, if the programs increased cost, then the bill would decrease costs to the state. If the costs of the High Deductible Health Plan and Health Savings Account are neutral, then there would be no fiscal effect.

### Long-Range Fiscal Implications