

Fiscal Estimate Narratives

OCI 1/19/2016

LRB Number	15-3682/1	Introduction Number	SB-489	Estimate Type	Original
Description Inclusion of recovery from bone marrow or organ donation surgery as a serious health condition for which an employee may take leave from employment under the family and medical leave law and prohibiting certain insurance practices on the basis of a person being a living organ donor or bone marrow donor					

Assumptions Used in Arriving at Fiscal Estimate

This bill prohibits an insurer from refusing to provide or renew coverage to a person, canceling a person's coverage, or limiting a person's coverage under a life insurance policy, long-term care insurance policy, or income continuation insurance policy on the basis that the person is a living organ donor or bone marrow donor. Under the bill, insurers may not preclude a person from donating an organ or bone marrow as a condition of issuing a policy to the person. The bill also prohibits an insurer from using the status of a person as a living organ donor or bone marrow donor as a factor in determining rates or any other aspect of insurance coverage under a policy.

While this bill contains new restrictions on insurers' underwriting activities, it does not impose any new requirements on the Office of the Commissioner of Insurance. Our analysis indicates that the agency can absorb any potential cost of enforcing the bill's requirements and that the bill will have negligible financial impact on the agency or local governments.

Long-Range Fiscal Implications

None.