



Wisconsin Office of the
**COMMISSIONER
OF INSURANCE**

2023 AB 790 (LRB-0435/1)

Tony Evers, Governor of Wisconsin
Nathan Houdek, Commissioner of Insurance

December 13, 2023

Mr. Richard Champagne
Acting Senate Chief Clerk
State Capitol
P.O. Box 7882
Madison, WI 53707

Mr. Ted Blazel
Assembly Chief Clerk
17 West Main Street
Room 401
Madison, WI 53703

Re: Social and Financial Impact Report—2023 Assembly Bill 790—relating coverage of tests and ancillary procedures for services for which health insurance coverage is mandated.

Dear Acting Chief Clerk Champagne and Chief Clerk Blazel:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting a social and financial impact report on 2023 Assembly Bill 790 relating coverage of tests and ancillary procedures for services for which health insurance coverage is mandated.

Coverage Mandates

OCI has determined that 2023 Assembly Bill 790 requires a social and financial impact report for the following reasons:

1. Provide coverage of a particular type of health care treatment or service, or of equipment, supplies, or drugs used in connection with a health care treatment or service.
2. Requires a particular benefit design or imposes conditions on cost sharing under an insurance policy, plan, or contract for the treatment of a particular disease, condition, or other health care need, for a particular type of health care treatment or service, or for the provision of equipment, supplies, or drugs used in connection with a health care treatment or service.

Social Impact

2023 Assembly Bill 790 requires health insurance policies, known in the bill as disability insurance policies, and governmental self-insured health plans to cover tests and ancillary procedures needed to provide a product or service that the policy or plan is required to cover under state law. Examples of products or services that policies and plans are required to cover under current state law include home care, skilled nursing care, kidney disease treatment, equipment and supplies for diabetes treatment, mammograms, maternity coverage, lead poisoning screening, temporomandibular disorder treatment, autism spectrum disorder treatment, breast reconstruction, immunizations, hearing aids and cochlear implants, colorectal cancer screening, and contraceptives.

OCI is unable to definitively determine how many residents could benefit from these proposed mandated coverages. Further, the availability of insurance coverage for consumers without these health insurance provisions is indeterminate.

Financial Impact

OCI is unable to determine what the financial impact of the proposed bill would be on insurers.

OCI is unable to determine the extent to which these additional mandates could increase administrative and claims costs or how the proposed requirements on insurers may impact premium costs to consumers and employers.

Please contact Sarah Smith at (608) 209-6309 or Sarah.Smith2@wisconsin.gov if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Nathan Houdek". The signature is written in a cursive style with a large initial "N" and "H".

Nathan Houdek
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin