



February 26, 2024

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 Senate Bill 1039—relating to compensation of qualified treatment trainees under health insurance policies and plans.

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 Senate Bill 1039 relating to compensation of qualified treatment trainees under health insurance policies and plans.

Coverage Mandates

OCI has determined that 2023 Senate Bill 1039 requires a social and financial impact report for the following reasons:

1. Permit a person insured under the policy, plan, or contract to obtain treatment or services from a particular type of health care provider, including, but not limited to, requiring a health maintenance organization, preferred provider plan, limited service health organization or other plan to select a particular type of health care provider for participation in the plan.
2. Provide coverage for the treatment of a particular disease, condition, or other health care need.
3. (cm) Imposes limits or conditions on a contract between an insurer and a health care provider, as defined in s. 146.81 (1).

Social Impact

2023 Senate Bill 1039 prohibits any health insurance plan from excluding coverage for mental health or behavioral health treatment or services provided by a qualified treatment trainee (QTT) within the scope of the QTT's education and training if the health insurance policy covers the mental health or behavioral health treatment or services when provided by another health care provider. Further, the bill prohibits health insurance plans from covering mental health or behavioral health treatment or services provided by a QTT at a rate that is lower than the rate paid to another QTT for the same treatment or service under the Medical Assistance program.

OCI is unable to determine how many residents may benefit from the proposed requirement for coverage of mental health or behavioral health treatment or services provided by QTTs.

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 the proposed requirements could impact administrative and claims costs of insurers or premium costs of 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, stylized initial "N".

Nathan Houdek
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin