



Wisconsin Office of the
COMMISSIONER
OF INSURANCE

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

April 24, 2025

Mr. Cyrus Anderson
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—2025 Senate Bill 174 & Assembly Bill 184— relating to coverage of individuals with preexisting conditions and benefit limits under health plans.

Dear Chief Clerks Anderson and Blazel:

Pursuant to Wis. Stat. § 601.423, the Office of the Commissioner of Insurance (OCI) is submitting this letter regarding a social and financial impact report on 2025 Senate Bill 174 & Assembly Bill 184 relating to coverage of individuals with preexisting conditions and benefit limits under health plans.

OCI is not intending to prepare a social and financial impact report as allowed under Wis. Stat. §13.0966 (2) (b) since it has been determined the bills do not:

1. Permit an insured to seek coverage from a specific type of provider;
2. Require coverage or a specific benefit design for a particular disease, condition, or other healthcare need;
3. Require coverage of a particular treatment, equipment, or drug;
4. Require coverage for a particular person because of their relation to the insured.

Please contact Sarah Smith at (608) 267-9460 or Sarah.Smith2@wisconsin.gov if you have any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Nathan Houdek".

Nathan Houdek
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin