



Wisconsin Office of the  
**COMMISSIONER**  
**OF INSURANCE**

LRB-1868 SB 174

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](mailto:Sarah.Smith2@wisconsin.gov) if you have any questions.

Respectfully submitted,

Nathan Houdek  
Commissioner

Cc: The Honorable Tony Evers, Governor of Wisconsin