

No significant State or local government fiscal impact under most current programs. It is estimated that any additional costs can be absorbed within existing budgets. Any required general increase would be minimal.

There may be some fiscal impact on small and/or private insurers and employers who do not currently provide the benefit. Additional insurance benefits would result in added costs. The costs of mandated coverage could be recovered by: 1) reducing other benefits; 2) increasing premiums; 3) reducing insurance company profits; or 4) increasing insurance company losses.

Office of the Legislative Fiscal Analyst