

Since Public Employees Health Program (PEHP) currently offers this benefit, no State fiscal impact is anticipated. Also, no fiscal impact is anticipated for most local governments.

Some local governments, schools and businesses may utilize an insurance provider that does not now offer this benefit. The effects of this bill could increase insurance rates for these entities up to 2.3 percent depending on their current coverage.

Additional insurance benefits could result in additional costs for the mandated benefit. The costs of mandated coverage may be recovered by: 1) reducing other benefits; 2) increasing premiums; 3) reducing insurance company profits; or 4) increasing insurance company losses.

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