

No significant fiscal impact on State government and most local governments. Additional insurance benefits could result in added costs for the mandated benefit. The costs of mandated coverage may be recovered by: 1) increasing premiums; 2) reducing other benefits; 3) reducing insurance company profits; or 4) increasing insurance company losses. Some local governments and those insured by companies that do not currently offer this benefit could realize a premium increase estimated to be an average of \$.257 per person per month or \$3.08 per year.

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**Individual and Business Impact**

The increased coverage provided by this bill should save individuals that are not currently covered an average of \$670 per year.

Those persons covered under the State plans and others that currently provide this coverage may realize an increase of cost estimated to be an average of \$5.45 per year.

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