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**Fiscal Note**  
**Bill Number HB0245**

**Insurance Law Revisions**

*29-Jan-04*

*12:37 PM*

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**State Impact**

Any fiscal impacts can be handled within existing budgets.

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**Individual and Business Impact**

Companies applying to merge or acquire control of domestic insurance companies can be required to pay the costs of technical experts hired by the commissioner to analyze their application. Out-of-pocket maximums for HIPUtah enrollees will be increased, saving the pool money but costing enrollees more.

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**Office of the Legislative Fiscal Analyst**