

Fiscal Analysis

INSURERS: PROHIBIT REQUIRING THE TRANSFER OF PATIENTS BEFORE STABLIZATION



Bill/Sponsor **HOUSE BILL 4965 (as introduced)**, Rep. Stephen R. Ehardt
HOUSE BILL 4966 (as introduced), Rep. Lisa Wojno

House Committee Health Policy

Analysis **Summary**
House Bill 4965 and House Bill 4966 would amend the Insurance Code and the Nonprofit Health Care Corporation Act, respectively, to prohibit an insurer from requiring a physician to transfer a patient before the physician determined that the patient had reached the point of stabilization. “Stabilization” in both acts is defined as the point at which no material deterioration of a condition is likely, within reasonable medical probability, to result from or occur during transfer of the patient.

Fiscal Impact
The fiscal impact to either the State or local units of government is indeterminate. It could be assumed that if the bill provides either cost savings or additional costs to health insurers those savings or added costs would be reflected by changing premiums. At this time, savings or additional costs cannot be projected. The State as well as most local units of government provide some form of health care coverage, so therefore may be affected by this bill.

Analyst(s)
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REVISED COMMITTEE ANALYSIS - 12/1/03

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