

SB 402-FN – AS INTRODUCED

2014 SESSION

14-2606
01/05

SENATE BILL ***402-FN***

AN ACT relative to insurance coverage for pediatric vision screenings.

SPONSORS: Sen. Pierce, Dist 5; Sen. Gilmour, Dist 12; Sen. Cataldo, Dist 6

COMMITTEE: Commerce

ANALYSIS

This bill provides for insurance coverage for pediatric vision screenings.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears ~~[in brackets and struckthrough.]~~
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Fourteen

AN ACT relative to insurance coverage for pediatric vision screenings.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Section; Insurance; Individual; Coverage for Pediatric Vision Screenings. Amend
2 RSA 415 by inserting after section 6-r the following new section:

3 415:6-s Coverage for Pediatric Vision Screenings. Each insurer that issues or renews any
4 individual policy, plan, or contract of accident or health insurance providing benefits for medical or
5 hospital expenses, shall provide to certificate holders of such insurance, who are residents of this
6 state, coverage for instrument-based vision screening. Benefits provided shall not be subject to any
7 greater copayment, deductible, or coinsurance than any other similar benefits provided by the
8 insurer. In this section “instrument-based vision screening” includes, but is not limited to,
9 photoscreeners or other comparable instruments uses to detect eye disease.

10 2 New Section; Insurance; Group; Coverage for Pediatric Vision Screenings. Amend RSA 415 by
11 inserting after section 18-w the following new section:

12 415:18-x Coverage for Pediatric Vision Screenings. Each insurer that issues or renews any
13 policy of group or blanket accident or health insurance providing benefits for medical or hospital
14 expenses, shall provide to certificate holders of such insurance, who are residents of this state,
15 coverage for instrument-based vision screening. Benefits provided shall not be subject to any greater
16 copayment, deductible, or coinsurance than any other similar benefits provided by the insurer. In
17 this section “instrument-based vision screening” includes, but is not limited to, photoscreeners or
18 other comparable instruments uses to detect eye disease.

19 3 Health Service Corporations; Coverage for Pediatric Vision Screenings. Amend RSA 420-A:2
20 to read as follows:

21 420-A:2 Applicable Statutes. Every health service corporation shall be governed by this chapter
22 and the relevant provisions of RSA 161-H, and shall be exempt from this title except for the provisions
23 of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415-A, RSA 415-F, RSA 415:6, II(4), RSA
24 415:6-g, RSA 415:6-k, RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, **RSA 415:6-s**, RSA 415:18, V, RSA
25 415:18, VII(g), RSA 415:18, XVI and XVII, RSA 415:18, VII-a, RSA 415:18-a, RSA 415:18-j, RSA
26 415:18-o, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-v, RSA 415:18-w, **RSA 415:18-x**,
27 RSA 415:22, RSA 417, RSA 417-E, RSA 420-J, and all applicable provisions of title XXXVII wherein
28 such corporations are specifically included. Every health service corporation and its agents shall be
29 subject to the fees prescribed for health service corporations under RSA 400-A:29, VII.

30 4 Health Maintenance Organizations; Coverage for Pediatric Vision Screenings. Amend
31 RSA 420-B:20, III to read as follows:

SB 402-FN – AS INTRODUCED
- Page 2 -

1 III. The requirements of RSA 400-A:39, RSA 401-B, RSA 402-C, RSA 404-F, RSA 415:6-g,
2 RSA 415:6-m, RSA 415:6-o, RSA 415:6-r, **RSA 415:6-s**, RSA 415:18, VII(g), RSA 415:18, VII-a,
3 RSA 415:18, XVI and XVII, RSA 415:18-j, RSA 415:18-r, RSA 415:18-t, RSA 415:18-u, RSA 415:18-v,
4 RSA 415:18-w, **RSA 415:18-x**, RSA 415-A, RSA 415-F, RSA 420-G, and RSA 420-J shall apply to
5 health maintenance organizations.

6 5 Effective Date. This act shall take effect 60 days after its passage.

SB 402-FN - FISCAL NOTE

AN ACT relative to insurance coverage for pediatric vision screenings.

FISCAL IMPACT:

The Insurance Department states this bill, **as introduced**, may increase state general fund revenue and expenditures, and county and local expenditures by an indeterminable amount in FY 2014 and each year thereafter. There is no fiscal impact on county and local revenue.

METHODOLOGY:

The Insurance Department states this bill mandates instrument-based vision screening as a covered benefit. There is no impact on state employee health benefits as the state self-insures. Typically, mandated benefits are associated with increased plan costs. The Affordable Care Act requires states to pay for any benefits that the state requires a qualified health plan to cover in excess of the essential health benefits. The Department assumes the state general fund would cover these costs, if any. Nonqualified health plans would pass the costs onto policyholders via the premiums. It is difficult to determine how purchasers of these plans might respond to the increased plan costs from the mandated benefit, such as buy downs, to help keep the plan cost down. To the extent counties and locals are not self-insured and purchase insurance, they may have increased costs associated with increased premiums. Any increase in the premiums will result in an increase in the premium tax collected by the state.