

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



**FISCAL NOTE**

**HB 2609 - SB 2776**

February 24, 2020

**SUMMARY OF BILL:** Prohibits certain healthcare providers and entities from discriminating against qualified recipients for transplantation or receipt of an anatomical gift on the basis of disability.

Requires covered entities to make reasonable modifications to its policies, practices, or procedures to allow individuals with disabilities access to transplantation related treatment and services, except when the covered entity demonstrates that the modifications would fundamentally alter the nature of the transplantation-related treatment and services.

Prohibits a health insurance entity that provides coverage for transplantation to individuals or groups on an expense-incurred basis from denying coverage for transplantation solely on the basis of the covered person's disability.

**ESTIMATED FISCAL IMPACT:**

**NOT SIGNIFICANT**

Assumptions:

- The proposed legislation is consistent with the Division of TennCare's managed care organization practices, the State Group Insurance Program (SGIP) practices, and third party administrators of the SGIP; therefore, any fiscal impact is estimated to be not significant.
- The Department of Commerce and Insurance can review policies and receive consumer complaints utilizing existing resources; therefore, any fiscal impact is estimated to be not significant.

**IMPACT TO COMMERCE:**

**NOT SIGNIFICANT**

Assumptions:

- The proposed legislation will not impact the number of transplantations or anatomical gifts.

- Prohibiting insurers from discriminating based on disability will not impact insurance premiums; therefore, the impact commerce or jobs in Tennessee is estimated to be not significant.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The signature is written in a cursive, flowing style.

Krista Lee Carsner, Executive Director

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