

TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE



FISCAL NOTE

SB 2217 - HB 2608

February 21, 2020

SUMMARY OF BILL: Deletes provision of statute that entitles a person with an insurance policy issued in this state that provides for coverage of health care rendered by a healthcare provider covered under Title 63, or other persons entitled to benefits under the policy, to assign their benefits to the healthcare provider. Deletes certain notification requirements for out-of-network healthcare facilities.

ESTIMATED FISCAL IMPACT:

NOT SIGNIFICANT

Assumptions:

- The proposed legislation will not have an impact on any programs or policies of the Department of Commerce and Insurance; therefore, any fiscal impact is estimated to be not significant.

IMPACT TO COMMERCE:

Other Commerce Impact – Due to unknown factors, an exact impact to commerce and jobs cannot be reasonably determined.

Assumptions:

- The proposed legislation deletes a policyholder's ability to assign benefits to a healthcare provider. Therefore, the policyholder would be responsible for paying services in advance and for filing a claim instead of the provider.
- It is assumed insurance providers could see a decrease in claims filed.
- Out-of-network providers could see a decrease in expenditures due to no longer being required to provide certain notices.
- Due to unknown factors such as how many claims would be not be filed, how much providers will receive for payment of services, and how much the policyholder will pay for services, an exact impact to commerce and jobs cannot be reasonably determined.

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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