

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE

House Bill 1010 (Delegate Pitkin, et al.)
Environmental Matters

Insurance Identification Cards - Living Wills

The bill requires health insurers and health maintenance organizations (HMO) to provide enrollees with insurance identification cards and to ask enrollees if they have a living will.

Fiscal Summary

State Effect: Potential indeterminate decrease in expenditures. No effect on revenues.

Local Effect: Potential indeterminate decrease in expenditures. No effect on revenues.

Fiscal Analysis

State Expenditures: A living will has the potential to decrease health care expenditures by avoiding unnecessary medical care. State employee health benefit plan and Medicaid expenditures could decrease to the extent that any decrease in health care costs incurred by health insurers or HMOs are passed onto the State.

Local Expenditures: Local government employee health plan expenditures could decrease to the extent that any decrease in health care costs incurred by health insurers or HMOs as a result of living wills are passed onto local jurisdictions.

Information Source(s): Department of Budget and Fiscal Planning, Insurance Administration, Department of Health and Mental Hygiene, Department of Fiscal Services

Fiscal Note History: First Reader - March 1, 1996

ncs

Analysis by: Sue Friedlander

Reviewed by: John Rixey

Direct Inquiries to:

John Rixey, Coordinating Analyst

(410) 841-3710

(301) 858-3710