

Department of Fiscal Services
Maryland General Assembly

FISCAL NOTE

House Bill 245 (Delegate Kirk, et al.)
Economic Matters

Health Insurance - Unfair Trade Practices - Discrimination Against Enrollees

This bill makes it an unfair trade practice for health networks to deny health care services to enrollees on the basis of gender, race, age, religion, national origin, or a protected category under the Americans with Disabilities Act.

Fiscal Summary

State Effect: General fund revenues could increase by an indeterminate minimal amount due to the applicable administrative penalty provision. General fund expenditures could increase by an indeterminate minimal amount.

Local Effect: General fund revenues could increase by an indeterminate but potentially significant amount. Expenditures are not affected.

Fiscal Analysis

State Revenues: General fund revenues could increase by an indeterminate amount, depending on the magnitude of any administrative penalties imposed by the Insurance Administration. Any such increase is assumed to be minimal.

State Expenditures: General fund expenditures could increase by an indeterminate minimal amount to the extent that the bill's requirements result in more cases being brought before the Insurance Administration. A greater number of cases would expand workload for staff attorneys and the Principal Counsel's Office. It is not possible at this time to reliably estimate the increased number of cases.

Local Revenues: General fund revenues could increase by an indeterminate but potentially significant amount under the applicable monetary penalty provision (up to \$100,000 fine) for those cases heard in the circuit courts, depending upon the magnitude of fines imposed.

Information Source(s): Department of Fiscal Services, Department of Health and Mental Hygiene, Insurance Administration, Human Relations Commission

Fiscal Note History: First Reader - January 25, 1996

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Analysis by: Sue Friedlander

Reviewed by: John Rixey

Direct Inquiries to:

John Rixey, Coordinating Analyst

(410) 841-3710

(301) 858-3710