



OHIO LEGISLATIVE SERVICE COMMISSION

Ruhaiza Ridzwan

Fiscal Note & Local Impact Statement

Bill: S.B. 121 of the 132nd G.A.

Status: As Introduced

Sponsor: Sen. Eklund

Local Impact Statement Procedure Required: Yes

Subject: To include tomosynthesis as part of required screening mammography benefits under health insurance policies

State & Local Fiscal Highlights

- No direct fiscal effect on the state.
- The bill would increase costs to counties, municipalities, townships, and school districts statewide of providing health benefits to their employees and their dependents, due to the insurance coverage requirement that tomosynthesis must be included as part of required breast cancer screenings benefits. However, LSC staff could not determine the magnitude of the fiscal impact due to lack of information on the number of local government employers that will be affected by the additional coverage.

Detailed Fiscal Analysis

The bill would require health insurers to provide coverage of tomosynthesis as a part of required breast cancer screening benefits, in addition to the current required screening mammography benefits.¹ The bill applies to health insuring corporations and sickness and accident insurers.

Fiscal effect

The bill has no direct fiscal effect to the state self-insured health benefit plan because it does not apply to public employee benefit plans. The bill may increase insurance premiums charged to local government employers that provide health benefits to their employees and their dependents, based on the assumption that the cost to provide additional coverage of tomosynthesis is higher than the existing required screening mammography benefits. The bill does not specify that such additional coverage would be subjected to any additional copayment, deductible, and coinsurance other than the current reimbursement limitation; thus, insurers may have to provide

¹ Under existing law, "screening mammography" does not include diagnostic mammography. Unlike a mammogram, which relies on two x-rays, one front facing and one top down, tomosynthesis uses 11 x-rays, taken in an arc around the breast. This allows a three-dimensional image to be formed.

such additional coverage without increasing the current total reimbursement rates. LSC staff could not determine the magnitude of the fiscal impact of the bill due to lack of information on the number of local government employers that will be affected by the additional coverage. To the extent that the coverage of tomosynthesis is already included in required screening mammography benefits, the impact on insurance premiums of counties, municipalities, townships, and school districts statewide of providing health benefits to their employees and their dependents should be reduced.

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