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**LB 22**

Revision: 00

**FISCAL NOTE**  
 LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES *				
	FY 2011-12		FY 2012-13	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

\*Does not include any impact on political subdivisions. See narrative for political subdivision estimates.

LB 22 is the Mandate Opt-Out and Insurance Coverage Clarification Act. The bill provides that qualified health plans issued in the state through a health insurance exchange created pursuant to the federal Patient Protection and Affordable Care Act will not offer coverage for abortions. An exception is provided if an abortion is performed to prevent the death of the woman or if coverage is provided for medical complications arising from abortion. Federal law requires that insurance exchanges be operational in 2014.

The bill also prohibits any health insurance plan issued for delivery in the state from providing coverage for an elective abortion except through an optional policy rider for an additional premium paid solely by the insured.

The Department of Administrative Services and the University of Nebraska indicate the bill will have no fiscal impact in terms of the health insurance plans offered to state and university employees because neither health insurance plan offers coverage for abortions.

It is unknown whether political subdivisions have plans excluding abortion coverage. If so, then the bill will have no fiscal impact for their plans. If abortions are a covered procedure, the bill may have a minimal impact in terms of reduced premiums.

DEPARTMENT OF ADMINISTRATIVE SERVICES

REVIEWED BY	Gary Bush	1/12/11	PHONE 471-2526
COMMENTS			
UNIVERSITY OF NEBRASKA – Concur.			
ADMINISTRATIVE SERVICES – Concur.			