

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS**

301 State House  
(317) 232-9855

**FISCAL IMPACT STATEMENT**

**LS 7348**  
**BILL NUMBER: HB 1443**

**DATE PREPARED:** Feb 16, 1999  
**BILL AMENDED:** Feb 16, 1999

**SUBJECT:** Insurance Coverage for Contraceptives.

**FISCAL ANALYST:** Alan Gossard  
**PHONE NUMBER:** 233-3546

**FUNDS AFFECTED:**     **GENERAL**  
                              **DEDICATED**  
                              **FEDERAL**

**IMPACT:** No Fiscal Impact

**Summary of Legislation:** (Amended) This bill requires insurers, health maintenance organizations (HMOs), limited service HMOs, preferred provider plans, and comprehensive health insurance policies that: (1) provide coverage for basic health care services; and (2) provide coverage for outpatient prescription drugs and outpatient services provided by health care providers, to **offer** to provide equal coverage for contraceptive drugs, devices, and services. The bill exempts coverage issued by or to an entity if contraception offends that entity's religious beliefs.

**Effective Date:** July 1, 1999.

**Explanation of State Expenditures:** (Revised) This bill mandates that insurance coverage for contraceptive drugs, devices, and services be **offered** by insurance companies. Since a mandated offering does not impose any requirements on the state in the provision of health benefits to employees, there would be no fiscal impact on the state.

**Explanation of State Revenues:**

**Explanation of Local Expenditures:** (Revised) Similar to the state, since a mandated offering does not impose any requirements on local governments and school corporations in the provision of health benefits to employees, there would be no fiscal impact on these entities.

**Explanation of Local Revenues:**

**State Agencies Affected:**

**Local Agencies Affected:**

**Information Sources:**