

Consolidated Fiscal Note

2023-2024 Legislative Session

HF2301 - 0 - Firefighters; Preventative Services Covered

Chief Author: **Brad Tabke**
 Committee: **Commerce Finance And Policy**
 Date Completed: **3/5/2024 11:39:30 AM**
 Lead Agency: **Commerce Dept**
 Other Agencies:
 Public Safety Dept

State Fiscal Impact	Yes	No
Expenditures		X
Fee/Departmental Earnings		X
Tax Revenue		X
Information Technology		X
Local Fiscal Impact	X	

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions shown in the parentheses.

State Cost (Savings)	Biennium			Biennium		
	Dollars in Thousands	FY2023	FY2024	FY2025	FY2026	FY2027
State Total						
Total		-	-	-	-	-
Biennial Total				-		-

Full Time Equivalent Positions (FTE)	Biennium			Biennium	
	FY2023	FY2024	FY2025	FY2026	FY2027
Total	-	-	-	-	-

Lead LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Shannon Zila **Date:** 3/5/2024 11:39:30 AM
Phone: 651-296-6053 **Email:** shannon.zila@lbo.mn.gov

State Cost (Savings) Calculation Details

This table shows direct impact to state government only. Local government impact, if any, is discussed in the narrative. Reductions are shown in parentheses.

*Transfers In/Out and Absorbed Costs are only displayed when reported.

State Cost (Savings) = 1-2		Biennium			Biennium	
Dollars in Thousands		FY2023	FY2024	FY2025	FY2026	FY2027
Total		-	-	-	-	-
Biennial Total				-		-
1 - Expenditures, Absorbed Costs*, Transfers Out*						
Total		-	-	-	-	-
Biennial Total				-		-
2 - Revenues, Transfers In*						
Total		-	-	-	-	-
Biennial Total				-		-

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Full Time Equivalent Positions (FTE)	Biennium			Biennium		
		FY2023	FY2024	FY2025	FY2026	FY2027
Total	-	-	-	-	-	-

LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Shannon Zila **Date:** 3/5/2024 9:56:26 AM
Phone: 651-296-6053 **Email:** shannon.zila@lbo.mn.gov

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Biennial Total			-		-
1 - Expenditures, Absorbed Costs*, Transfers Out*					
Total	-	-	-	-	-
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Total	-	-	-	-	-
Biennial Total			-		-

Bill Description

House File (HF)2301-0 amends Minnesota Statutes 62Q to require health carriers to classify certain health care tests and procedures as preventative for firefighters.

HF2301-0 requires that coverage for physical examination tests and procedures recommended by the International Fire Chiefs Association (IFCA) be classified as preventative without cost-sharing, including deductible, co-pay or coinsurance. These tests and procedures include:

- Physical examination tests
- Exercise stress tests
- Cancer screenings
- Behavioral health screening
- Sleep studies
- Chest x-rays and CT scans

This mandate would apply to fully insured small and large group commercial health plans, individual market plans, and the State Employee Group Insurance Program (SEGIP). It would not apply to self-insured employer plans, grandfathered plans, Medicare and Medicare supplemental policies.

HF2301-0 would apply to every health plan issued to a full-time firefighter, a person who is employed and charged with the prevention or suppression of fire within the boundaries of the state on a full-time basis and who is directly engaged in the hazards of firefighting or is in charge of designated fire companies (as defined by section 299N.03, subdivision 5). Full-time firefighter does not include a volunteer, part-time, or paid-on-call firefighter.

HF2301-0 is effective January 1, 2024, and applies to all policies, plans, certificates and contracts offered, issued or renewed on or after that date.

Assumptions

Commerce assumes the requirements of HF 2301-0 do not constitute a new benefit mandate as understood under Section 1311(d)(3) of the Affordable Care Act. New benefit mandates not included as essential health benefits (EHBs) specified under Section 1302(b) and added by state law after December 31, 2012, require the state to defray health plan costs associated with providing coverage to enrollees. Section 1311(d)(3) specifies that the state is not required to defray costs of new benefit mandates when unrelated to specific care, treatment, or services.

As Minnesota’s benchmark health plan broadly covers the physical examinations and procedures outlined in physical examination tests and procedures recommended by IFCA, Commerce assumes there would be no defrayal costs associated with passage of this bill.

Commerce assumes that HF 2301-0 would have no fiscal impact on the agency. Commerce staff reviewing health plan forms and rate filings would be required to add the new statutory provisions of the bill to existing checklists and review them for compliance. The work required by the bill would not substantially add to or deviate from the existing overall role agency staff have in the review of health plan filings.

Expenditure and/or Revenue Formula

N/A

Long-Term Fiscal Considerations

N/A

Local Fiscal Impact

References/Sources

https://mn.gov/commerce-stat/insurance/industry/policy-data-reports/62J/MN-AIR_Commerce_Evaluation%20Report_Firefighters_Final.pdf

Agency Contact:

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LBO Analyst's Comment

I have reviewed this fiscal note for reasonableness of content and consistency with the LBO's Uniform Standards and Procedures.

LBO Signature: Laura Cecko **Date:** 3/5/2024 10:26:06 AM
Phone: 651-284-6543 **Email:** laura.cecko@lbo.mn.gov

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1 - Expenditures, Absorbed Costs*, Transfers Out*						
Total	-	-	-	-	-	-
Biennial Total			-			-
2 - Revenues, Transfers In*						
Total	-	-	-	-	-	-
Biennial Total			-			-

Bill Description

HF2301-0 requires certain tests and procedures to be classified as preventive for full-time firefighters in the state.

Assumptions

No fiscal impact to the Department of Public Safety. See Local Fiscal Impact below.

Expenditure and/or Revenue Formula

Long-Term Fiscal Considerations

Local Fiscal Impact

This could result in an increase of health insurance premiums for insurance plans offered by local government units. Estimated cost of the proposal and cost share between employer and employee would require input from local government units impacted. There are approximately 100 local government units with fire departments who employ full-time firefighters, that may be impacted by the proposal.

Minnesota Board of Firefighter Training and Education (MBFTE) records indicate there are 2,508 full-time firefighters in Minnesota.

References/Sources

A map of career fire departments can be found on the MBFTE website:
<https://www.mbfte.org/Maps.aspx?1dFiM%2fp1fJtVB3CRJti4X3fGIEgZ9SPL>

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