

FISCAL NOTE

Senate Bill 204

Committee: Banking and Insurance Sponsor: Senator Shay Shelnutt

Analyst: Jennifer Farish Date: 04/02/2025

Senate Bill 204 as introduced would allow covered beneficiaries to roll-over unspent annual benefit maximum dollars into the succeeding year for payment or reimbursement of dental care service. However, this bill limits the amount to be accumulated to two times the annual benefit maximum that is in effect for the preceding year depending upon the amount of unspent annual benefit maximum dollars that could roll-over, and be used for payment or reimbursement of dental care service claims. This bill could increase the obligations of; (1) the State Employee's Insurance Board, by a board estimated \$3.15m per year; and (2) the Public Education Health Insurance Board, by a board estimated \$9m per year.

Finally, this could increase insurance premium tax receipts into the State General Fund by an undetermined amount dependent upon any increase in claims paid due to increased utilization of benefits.