

## SOUTH CAROLINA REVENUE AND FISCAL AFFAIRS OFFICE STATEMENT OF ESTIMATED FISCAL IMPACT (803)734-3780 • RFA.SC.GOV/IMPACTS

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Bill Number:	H. 4218	Introduced on March 29, 2023
Author:	Pope	
Subject:	Genetic Protection	
Requestor:	House Labor, Commerce, and Industry	
RFA Analyst(s):	Vesely	
Impact Date:	February 2	22, 2024

## **Fiscal Impact Summary**

This bill prohibits changes to insurance coverage or premiums as a result of genetic information for life insurers, accident & health insurers, and long-term care insurers.

The Department of Insurance (DOI) indicates that this bill will have no expenditure impact to the agency, as any additional responsibilities can be managed by existing staff and within existing appropriations. DOI supervises and monitors insurance companies in South Carolina and would be responsible for enforcement of this bill.

The Public Employee Benefit Authority (PEBA) indicates that there will be no expenditure impact for the agency. PEBA administers the State Health Plan for South Carolina state employees, public education employees, and participating other employers. PEBA indicates that the State Health Plan does not use genetic information in any way that would be prohibited by this bill and would not change the operations of any plan that they administer.

## **Explanation of Fiscal Impact**

## Introduced on March 29, 2023 State Expenditure

This bill prohibits changes to insurance coverage or premiums as a result of genetic information for life insurers, accident & health insurers, and long-term care insurers.

**Department of Insurance.** DOI supervises and monitors insurance companies in South Carolina and would be responsible for enforcement of this bill. The agency indicates that this bill's changes will be managed by existing staff and resources with existing appropriations. Therefore, this bill will have no expenditure impact for DOI.

**Public Employee Benefit Authority.** PEBA administers the State Health Plan for South Carolina. PEBA indicates that the State Health Plan does not use genetic information in any way that would be prohibited by this bill and would not change the operations of any plan that they administer. Therefore, this bill will have no expenditure impact for PEBA.

State Revenue N/A

**Local Expenditure** N/A

**Local Revenue** N/A

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Frank A. Rainwater, Executive Director