

Vermont Legislative Joint Fiscal Office

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FISCAL NOTE

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S. 60 – An act relating to the payment for medical examinations for victims of sexual assault

Currently when victims of sexual assault seek treatment in a health care facility, many choose not to use their health insurance for reasons such as concerns over confidentiality, insurance out-of-pocket costs, etc. In such cases the states Victims' Compensation Fund picks up the costs. This bill aims to reduce the costs for the victims and the state fund, strengthen confidentiality and privacy for victims, and require providers to bill private insurance when victims have coverage.

The bill requires providers to bill the victim's health insurance plan, Medicaid, Medicare, or other health benefit plan as applicable. If the victim does not have health coverage or their health plan does not pay for all of the care provided, the state shall reimburse providers from the Victims' Compensation Fund at 60% of the billed charges for these claims.

The bill proposes to eliminate insurance co-pays and coinsurance or, to the extent permitted under federal laws, deductibles or other cost-sharing requirements for the sexual assault examination of a victim of sexual assault for health care services associated with specific procedure codes.

The bill also proposes to enhance privacy and confidentiality by allowing victims to use alternative mailing addresses for documentation, such as explanation of benefits or other documentation describing the medical or services.

While there is a potential for nominal savings to the state fund, both the costs of services (depending on the degree of injury) and the number of case vary from year to year. As such, it is our determination that the language in this bill does not represent a substantial fiscal impact. In addition, the elimination of cost sharing for victims should not have a noticeable impact on private insurance premiums.

Fiscal impact = No additional appropriation required.