

PURPOSE OF BILL: HB 1320

To amend the law concerning crisis stabilization units and healthcare insurers.

ACTUARIAL STATEMENT

The Fiscal Impact Statement was prepared according to generally accepted actuarial principles and practices, in compliance with ACT 112. The Statement provides an estimate of the financial and actuarial effect of the proposed change(s) on the Plans, if possible. The Statement makes no comment or opinion with regard to the merits of the measure for which the Statement is prepared; however, any identified technical or mechanical defects have been noted.

We have reviewed the input and results of our analysis for reasonableness and relied upon the data and information provided by the Plans and their Claims Processing Contractors.

Poil Vien		
	3/5/2025	
Patrick Klein, FSA, MAAA Vice President, Segal	Date	
Milesto	3/5/2025	
Matthew Kersting, FSA, MAAA Vice President, Segal	Date	

PROJECTED COSTS

Plan	Plan Design Change	Estimated Cost/(Savings)
EBD	No Change	No Impact

PRICING APPROACH AND COMMENTS

House Bill 1320 amends the law to include crisis stabilization units as a healthcare provider without behavioral or medical management utilization limitations, measures, or controls, and prohibiting prior authorization or precertification for healthcare services provided by a crisis stabilization unit. The services provided by crisis stabilization units were confirmed as already covered by the State health plan without behavioral or medical management utilization limitations and without prior authorization requirement. Units are open 24/7 and can accept referrals any time. All units are staffed with mental health professionals and licensed nurses. Therefore, this bill has no fiscal impact on EBD.

