

January 20, 2016

The Honorable Scott Schwab, Chairperson  
House Committee on Insurance and Financial Institutions  
Statehouse, Room 151-S  
Topeka, Kansas 66612

Dear Representative Schwab:

**SUBJECT:** Fiscal Note for HB 2453 by House Committee on Insurance and Financial Institutions

In accordance with KSA 75-3715a, the following fiscal note concerning HB 2453 is respectfully submitted to your committee.

HB 2453 would designate insurance “wraparound policies,” (also known as “gap plans” or “metallic gap plans,”) that are designed to provide coverage coordinated with individual and group major medical plans to cover certain out-of-pocket expenses, as “specially designed policies.” These wraparound policies would not be considered major medical policies and would not be required to meet requirements for major medical policies.

According to the Kansas Insurance Department, enactment of HB 2453 would have no fiscal effect.

Sincerely,



Shawn Sullivan,  
Director of the Budget

cc: Glenda Haverkamp, Insurance