FISCAL NOTE

Requested by Legislative Council Date of Request: 2-20-97 1. Please estimate the fiscal impact (in dollar amounts) of the above measure for state general or special funds, counties, cities, and school districts. Narrative: See attached narrative. 2. State fiscal effect in dollar amounts: 1995-97	(Return origin	nal and 10	copies)					
1. Please estimate the fiscal impact (in dollar amounts) of the above measure for state general or special funds, counties, cities, and school districts. Narrative: See attached narrative. 2. State fiscal effect in dollar amounts: 1995-97	Bill/Resolution	Amer	Amendment to: HB 1168					
above measure for state general or special funds, counties, cities, and school districts. Narrative: See attached narrative. 2. State fiscal effect in dollar amounts: 1995-97	Requested by I	e of Request	2-20-9	7				
2. State fiscal effect in dollar amounts: 1995-97	above meas cities, an	sure for and school	state gener	ral or sp				
1995-97 1997-99 1999-2001 Biennium General Special Funds	See attac	ched narra	ative.					
Biennium General Special General Special General Special Fund Funds	2. <u>State</u> fiscal effect in dollar amounts:							
Expenditures: 0 0 0 0 0 0 0 0 3. What, if any, is the effect of this measure on the appropriation for your agency or department: a. For rest of 1995-97 biennium: None b. For the 1997-99 biennium: None c. For the 1999-2001 biennium: None 4. County, City, and School District fiscal effect in dollar amounts 1995-97 1997-99 1999-2001 Biennium Biennium Biennium School School School Counties Cities Districts Counties Cities Districts 0 0 0 0 0 0 0 0 0 0 0 0 If additional space is needed, attach a supplemental sheet. Typed Name Trent C. Heinemeyer Date Prepared: 3/3/97 Department Insurance Department		<u>Biennium</u> General Special		<u>Biennium</u> General Special		<u>Biennium</u> General Special		
3. What, if any, is the effect of this measure on the appropriation for your agency or department: a. For rest of 1995-97 biennium: None b. For the 1997-99 biennium: None c. For the 1999-2001 biennium: None 4. County, City, and School District fiscal effect in dollar amounts 1995-97 1997-99 1999-2001 Biennium Biennium Biennium School School School School Counties Cities Districts Counties Cities Districts 0 0 0 0 0 0 0 0 0 0 0 0 0 If additional space is needed, attach a supplemental sheet. Typed Name Trent C. Heinemeyer Date Prepared: 3/3/97 Department Insurance Department	Revenues:	0	0	0	0	0	0	
for your agency or department: a. For rest of 1995-97 biennium: None b. For the 1997-99 biennium: None c. For the 1999-2001 biennium: None 4. County, City, and School District fiscal effect in dollar amounts 1995-97 1997-99 1999-2001 Biennium Biennium Biennium School School School Counties Cities Districts Counties Cities Districts 0 0 0 0 0 0 0 0 0 0 0 0 0 If additional space is needed, attach a supplemental sheet. Typed Name Trent C. Heinemeyer Date Prepared: 3/3/97 Department Insurance Department	Expenditures:	0	0	0	0	0	0	
4. County, City, and School District fiscal effect in dollar amounts 1995-97	for your agency or department:							
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1995-97 Biennium School Counties Cities Districts Counties Cities Counties Counties Counties Cities Counties Countie	c. For th	c. For the 1999-2001 biennium: None						
If additional space is needed, attach a supplemental sheet. Typed Name Trent C. Heinemeyer Date Prepared: 3/3/97 Department Insurance Department	1995-97 <u>Bienniu</u> m	! School	!	1997-99 <u>Biennium</u> Sc	chool	1999-200 <u>Biennium</u>	l School	
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Phone Number 328-2440	Date Prepared:	3/3/97		_			<u>oartmen</u> t	

The Department anticipates that this measure, which is responsive to federal legislation, will have no fiscal impact on the Insurance Commissioner's office or the Insurance Regulatory Trust Fund. Implementation of the federal law and the changes required by it can be accomplished by existing staff. This bill, however, impacts the Comprehensive Health Association of North Dakota (CHAND) which operates as the state's high risk pool. CHAND is, in part, ultimately funded by the general fund through a statutory premium tax credit allowed insurance companies for amounts they pay to CHAND for assessments made to cover the cost of operating CHAND, over and above the premium collected from CHAND policyholders.

House Bill No. 1168 could result in a slight increase in the enrollment in the CHAND program which could have a fiscal impact on the general fund. Though impossible to precisely predict, the administrator of CHAND and industry sources do not believe the impact will exceed \$100,000 annually and will in all likelihood be considerably less.