

Executive	As Passed By House	As Passed By Senate	As Enacted
<b>INSCD8</b> Drug data disclosures			
		<b>R.C.    3902.50, 3902.60, 3902.70, and 3902.72</b>	<b>R.C.    3902.50, 3902.60, 3902.70, and 3902.72</b>
No provision.	No provision.	Requires health plan issuers, including pharmacy benefit managers to release specified information, including cost-sharing, prior authorization, step therapy, quantity limits, and site-of-service restrictions related to all drugs covered under a health benefit plan, upon request to the covered person, the covered person's health care provider, or the third party representative.	Same as the Senate.
No provision.	No provision.	Specifies that the required information must meet certain conditions, including the format in which such information is to be provided.	Same as the Senate.
No provision.	No provision.	Specifies that the requirements apply to health plan issuers and health benefit plans as defined in section 3922.01 of the Revised Code, which includes a nonfederal government health plan.	Same as the Senate.
No provision.	No provision.	Provides that the drug data disclosure requirements take effect January 1, 2022.	Same as the Senate.

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		<p><b>Fiscal effect: May increase costs to the state employee health benefit plans. May also increase the Department of Insurance’s administrative costs for regulating health insurers. Any increase in the Department’s administrative costs would be offset by any civil penalties that may arise from failure to comply with the bill’s requirements. Any penalties would be deposited into the Department of Insurance Operating Fund (Fund 5540) and any increase in administrative costs would also be paid from Fund 5540.</b></p>	<p><b>Fiscal effect: Same as the Senate.</b></p>
<p><b>INSCD7 Insurance agent pre-licensing education</b></p>		<p><b>R.C. 3905.04</b>                      Authorizes the Superintendent of Insurance, when determining the criteria for pre-licensing education for insurance agents, to include classroom, online, and self-study options.  <b>Fiscal effect: None.</b></p>	<p><b>R.C. 3905.04</b>                      Same as the Senate.  <b>Fiscal effect: Same as the Senate.</b></p>
<p><b>INSCD6 Joint venture title insurance companies</b></p>	<p><b>R.C. 3953.331, 3953.36</b>                      Requires, for a title company that is a joint venture, the company's annual review to assess whether or not all members of the joint venture received revenue from the title company commensurate to their ownership interest in the title company.</p>	<p>No provision.</p>	<p><b>R.C. 3953.331, 3953.36</b>                      Same as the House.</p>

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No provision.	Requires the Superintendent of Insurance to promulgate rules setting forth the standards of the review described above and providing the form in which this information is to be provided. Allows the Superintendent to prescribe the specific records and documents to be kept by the joint venture. Specifies that title insurance companies that are joint ventures retain records of their affairs for at least 10 years.	No provision.	Same as the House.
No provision.	Requires, for title companies that are joint ventures, all members of the joint venture to be allowed or invited to join any successor joint ventures formed upon dissolution or termination of the original joint venture.	No provision.	Same as the House.
	<b>Fiscal effect: May minimally increase the Department's administrative costs for regulating title insurance companies. Any such increase would be paid from Fund 5540.</b>		<b>Fiscal effect: Same as the House.</b>

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<p><b>INSCD1 Market Conduct Examination</b></p> <p><b>Section: 305.20</b></p> <p>Allows the Superintendent of Insurance to assess the costs associated with a market conduct examination of an insurer doing business in this state against the insurer. Allows the Superintendent to enter into consent agreements to impose administrative assessments or fines for violations of insurance laws or rules administered by the Superintendent. Requires all costs, assessments, or fines collected related to such violations to be deposited into the Department of Insurance Operating Fund (Fund 5540).</p> <p><b>Fiscal effect: Potential revenue gain for Fund 5540.</b></p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p> <p><b>Fiscal effect: Same as the Executive.</b></p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p> <p><b>Fiscal effect: Same as the Executive.</b></p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p> <p><b>Fiscal effect: Same as the Executive.</b></p>
<p><b>INSCD2 Examinations of Domestic Fraternal Benefit Societies</b></p> <p><b>Section: 305.20</b></p> <p>Allows the Director of Budget and Management, at the request of the Superintendent, to transfer cash from Fund 5540 to the Superintendent's Examination Fund (Fund 5550), only for expenses incurred in examining domestic fraternal benefit societies.</p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p>	<p><b>Section: 305.20</b></p> <p>Same as the Executive.</p>

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INSCD5 Long-term care insurance incentive study

No provision.

**Section: 757.30**

Requires the Departments of Insurance and Medicaid to complete a joint study by July 1, 2022, analyzing whether offering tax credits for the purchase of long-term care insurance would increase the number of Ohioans with such insurance.

**Fiscal effect: Increase in costs to the departments. If production of the report is contracted out instead of using existing staff, the cost could be in the tens of thousands. Department of Insurance costs would be paid from Fund 5540.**

No provision.

**Section: 757.30**

Same as the House, but also requires the study to analyze non-tax incentives.

**Fiscal effect: Same as the House.**