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## DEPARTMENT OF INSURANCE

### Fees for insurer examinations

- Abolishes the Superintendent's Examination Fund and the Captive Insurance Regulation and Supervision Fund and transfers the activities of these funds to the Department of Insurance Operating Fund.

### Coverage for donor breast milk and milk fortifiers

- Requires the health insurance plans to cover medically necessary pasteurized donor human milk and human milk fortifiers for inpatient and home use.
- Permits the Superintendent of Insurance to make rules as needed to implement donor human milk and human milk fortifier coverage.

### Fees for insurer examinations

(R.C. 1739.10, 1751.34, 1761.16, 3901.021, 3901.07, 3901.071, 3919.19, 3921.28, 3930.13, 3931.08, 3964.03, 3964.13, and 3964.15)

Existing law, unchanged by the bill, requires the Superintendent of Insurance to conduct financial examinations of insurance companies at least once every five years. The Department of Insurance monitors the financial solvency of insurance companies by reviewing financial statements and other records, and by conducting regular onsite examinations. Existing law, changed in part by the bill, requires the Department's expenses from conducting an examination of a company to be paid by the insurance company to the Superintendent of Insurance and deposited into the Superintendent's Examination Fund.

The bill eliminates the Superintendent's Examination Fund and instead requires the assessments to be paid to the Department of Insurance Operating Fund.

The bill also eliminates the Captive Insurance Regulation and Supervision Fund, which is used by the Superintendent for expenses related to the oversight of captive insurers. The bill requires the license fees and other fees paid to the fund under existing law to instead be redirected to the Department of Insurance Operating Fund.

### Coverage for donor breast milk and milk fortifiers

(R.C. 3902.63)

The bill requires health insurance plans to cover pasteurized donor human milk and human milk fortifiers in both hospital and home settings in specified circumstances. The milk or fortifier must be determined medically necessary by a licensed health professional for an infant whose gestationally corrected age is less than 12 months. The milk or fortifier is medically necessary when any of the following apply:

- The infant has a body weight below healthy weight levels;
- The infant was less than 1,800 grams at birth;

- The infant was born at or before 34 weeks gestation;
- The infant has any congenital or acquired condition that a licensed health professional indicates would be supported by human milk or fortifier.

Additionally, the bill requires coverage for donor human milk and fortifier only when the infant is unable to receive maternal breast milk because either the infant is unable to participate in breast feeding or the mother cannot produce enough calorically sufficient milk. The mother and infant must participate in lactation support before donor human milk or fortifier may be covered.

The bill permits the Superintendent of Insurance to make any rules necessary to implement these provisions.