Depart	tment of Insurance				Main Operating Appropriations Bill H.B. 33
Executive	e	As Passe	ed By House	As Passe	d By Senate
INSCD7	Limiting age for dental and vision coverage under health	benefit plan	s		
				R.C.	1751.14, 3923.24, and 3923.241
No provis	sion.	No provi	sion.	health in and healt Retireme depende vision pla agreeme	the requirement that health benefit plans, including suring corporations, public employee benefit plans, th benefit plans regulated under the Employee ent Income Security Act of 1974 (ERISA), cover certain ent children until the age of 26 to include dental and ens. Applies the requirement to policies, contracts, or ents providing coverage of dental care or vision care that are issued, renewed, or amended on or after 1, 2024.
				local gov	fect: Potential increase in costs for the state and vernments to provide health care coverage for ees and their dependents.
INSCD2	Fees for insurer examinations				
R.C.	3901.071, 1739.10, 1751.34, 1761.16, 3901.021, 3901.07, 3919.19, 3921.28, 3930.13, 3931.08, 3964.03, 3964.13, 3964.15, and Section 516.10	R.C.	3901.071, 1739.10, 1751.34, 1761.16, 3901.021, 3901.07, 3919.19, 3921.28, 3930.13, 3931.08, 3964.03, 3964.13, 3964.15, and Section 516.10	R.C.	3901.071, 1739.10, 1751.34, 1761.16, 3901.021, 3901.07, 3919.19, 3921.28, 3930.13, 3931.08, 3964.03, 3964.13, 3964.15, and Section 516.10
and the ((Fund 5P) Departm Requires	Sthe Superintendent's Examination Fund (Fund 5550) Captive Insurance Regulation and Supervision Fund T0) and transfers the activities of these funds to the ent of Insurance Operating Fund (Fund 5540). the OBM Director to transfer the cash balance from 50 and 5PT0 to Fund 5540.	Same as	the Executive.	Same as	the Executive.
Fiscal effect: Beginning in FY 2024, revenue to Fund 5550 and Fund 5PT0 will be redirected to Fund 5540, and expenditures from ALIs drawing on Fund 5550 and Fund 5PT0 will instead be paid from Fund 5540.		Fiscal ef	fect: Same as the Executive.	Fiscal eff	fect: Same as the Executive.

		Main Operating Appropriations Bill
Department of Insurance		H.B. 33
Executive	As Passed By House	As Passed By Senate
INSCD4 Coverage for donor breast milk and milk fortifier		
	R.C. 3902.63	
No provision.	Requires health insurance plans to cover medically necessary pasteurized donor human milk and human milk fortifiers for inpatient and home use under certain circumstances. Allows the Superintendent of Insurance to adopt rules to implement the requirement.	No provision.
	Fiscal effect: The required coverage may increase costs to the state's health benefit plans and local governments to provide health benefits to employees and their dependents. Any political subdivision that already complies with the requirement would experience no cost increase.	
INSCD6 Insurance navigator license fees		
		R.C. 3905.471, Section 803.300
No provision.	No provision.	Reduces the certification and annual renewal fees for business entities that act as insurance navigators to \$200 and \$100, respectively. Reverses a change made by H.B. 509 of the 134th General Assembly by requiring individual insurance navigators to pay certification and renewal fees specified by the Superintendent of Insurance, rather than \$200 for initial certification and \$100 for annual renewal. Specifies that the provision is remedial in nature and intended to clarify the law as it existed before the provision's effective date.
		Fiscal effect: Potential decrease in fee revenue deposited into the Department of Insurance Operating Fund (Fund 5540).

Department of Insurance Main Operating Appropriation H		
Executive	As Passed By House	As Passed By Senate
INSCD5 Mine subsidence insurance		
		R.C. 3929.56
No provision.	No provision.	Allows a board of county commissioners, in a county where insurers are required to offer mine subsidence insurance under existing law, to adopt a resolution requiring such insurers to include mine subsidence insurance coverage provided by the Ohio Mine Subsidence Underwriting Association. Specifies that insurers must provide the coverage beginning either on or before the date specified in the resolution or on July 1st of the first year that begins after the resolution was adopted, whichever is later.
No provision.	No provision.	Specifies that, if the board of county commissioners rescinds the requirement, insurers must cease requiring the coverage and instead offer the coverage as an option, on or before the date specified in the rescinding resolution, or July 1 of the first year that begins after the resolution was adopted, whichever is later.
No provision.	No provision.	Requires the board of county commissioners to promptly send a copy of either such resolution to the Director of Natural Resources and the Superintendent of Insurance. Requires the Director and Superintendent to post the resolution on their respective websites.
		Fiscal effect: May minimally increase certain counties' administrative costs. The provision allows a board of county commissioners in Delaware, Erie, Geauga, Lake, Licking, Medina, Ottawa, Portage, Preble, Summit, or Wayne County to adopt such resolution.

Department of Insurance		Main Operating Appropriations Bill H.B. 33	
Executive	As Passed By House	As Passed By Senate	
INSCD1 Market conduct examination			
Section: 305.20	Section: 305.20	Section: 305.20	
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 conduct discovered that may be 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	Same as the Executive.	Same as the Executive.	

the Department of Insurance Operating Fund (Fund 5540).

Department of Insurance Main Operating Ap		
Executive	As Passed By House	As Passed By Senate
OBMCD41 Cash transfers and abolishment of funds		
Section: 516.10	Section: 516.10	Section: 516.10
For purposes of abolishing various funds that are no longer needed, authorizes the OBM Director to carry out necessary accounting procedures, including transferring the remaining cash balances from the funds that are to be abolished, canceling existing encumbrances, and reestablishing those encumbrances against appropriate funds.	Same as the Executive.	Same as the Executive.
Lists the funds to be abolished, including funds used by: COM, DAS, DEV, OhioMHAS, ODPS, BEMC, OFCC, INS, ODJFS, OPD, and Ohio EPA.	Same as the Executive.	Same as the Executive, but includes the Income Tax Reduction Fund (Fund 4R80) among the funds to be abolished.

Department of Insurance	Main Operating Appropriations Bill H.B. 33	
Executive	As Passed By House	As Passed By Senate
Permits or requires the establishment of electronic means of submission for such services as licensure, approvals, and other by the following entities: ODNR's Division of Oil and Gas Resources Management, school districts, ODE, solid waste management districts, and courts of record.	Same as the Executive.	Same as the Executive, with technical changes.
Modifies or removes references related to creating or retaining stenographic records of certain proceedings for the following entities: COM, ODNR, ODE, school districts, Ohio EPA, and ODWIS.	Same as the Executive.	Same as the Executive, with technical changes.
Fiscal effect: TAX has estimated savings of approximately \$3.4 million per year for the agency. Ohio EPA has estimated annual savings of over \$750,000. Other affected state agencies will also likely realize some administrative cost savings as will affected local governments.	Fiscal effect: Same as the Executive.	Fiscal effect: Same as the Executive.

Department of Insurance Main Operating Appropriate		
Executive	As Passed By House	As Passed By Senate
General MCDCD56 Coverage for donor breast milk and milk fortifiers		
Webebbb Coverage for donor breast mink and mink fortifiers	R.C. 5164.072	
No provision.	Requires the Medicaid program to cover medically necessary pasteurized donor human milk and human milk fortifiers for inpatient and home use in specified circumstances.	No provision.
	Fiscal effect: Increase GRF ALI 651525, Medicaid Health Care Services, by \$10,000,000 (\$2,800,000 state share) in each fiscal year.	

Department of Insurance Main Operating Appropriation		
Executive	As Passed By House	As Passed By Senate
DPSCD80 Insurance and peer-to-peer car sharing		
	R.C. 4516.08, 4516.09, 4516.10	R.C. 4516.08, 4516.09, 4516.10
No provision.	Expands on the general statement within the peer-to-peer (P2P) car sharing provisions that an insurer may limit, restrict, or exclude coverage of a shared vehicle within its insurance policies.	Same as the House.
No provision.	Expressly requires a P2P car sharing program to have a policy of insurance or a self-insurance mechanism to cover its statutory insurance obligations.	Same as the House.
No provision.	Designates the party that is providing the auto insurance during the P2P car sharing period (owner, driver, or program) as specified in the agreement as the "primary insurance."	Same as the House.
No provision.	Requires the P2P car sharing program to provide the difference in coverage if an Ohio shared vehicle is operated in a state with higher minimum coverage amounts.	Same as the House.
No provision.	Requires the primary insurance to cover a claim when either a dispute exists as to who was the operator at the time of the loss or whether the shared vehicle was returned to the proper location.	Same as the House.
No provision.	Removes the requirement that the P2P car sharing program examine the insurance policy of the shared vehicle owner or shared vehicle driver (to determine if car sharing coverage is excluded) if the owner or driver refuses coverage provided by the program.	Same as the House.

Department of Insurance		Main Operating Appropriations Bill H.B. 33
Executive	As Passed By House	As Passed By Senate
	Fiscal effect: The insurance coverage requirement may result in increased collections of domestic and foreign insurance taxes by an uncertain amount, likely minimal. Any revenue increases will increase amounts distributed to the GRF (96.68%), the Local Government Fund (LGF, 1.66%), and the Public library Fund (PLF, 1.66%). Money in the LGF and PLF is distributed to counties, municipalities, townships and public libraries.	Fiscal effect: Same as the House.

Department of Insurance		Main Operating Appropriations Bill H.B. 33	
Executive	As Passed By House	As Passed By Senate	
TOSCD22 Payments related to motor vehicles			
		R.C. 1548.06, 4505.06, 4509.101, 4509.45, 4509.62, 4509.63, 4509.65, and 4509.67	
No provision.	No provision.	Transfers from the Treasurer to the Registrar of Motor Vehicles: 1) the responsibility to receive sales and use taxes from the sale of motor vehicles, off-highway motorcycles, and all-purpose vehicles that are collected by each clerk of courts, and 2) the associated requirement to remit those taxes to the Tax Commissioner.	
No provision.	No provision.	Transfers from the Treasurer to the Registrar the responsibility for receiving monetary deposits to maintain financial responsibility for a motor vehicle.	
No provision.	No provision.	Establishes the Financial Responsibility Custodial Fund in which the money must be deposited.	
No provision.	No provision.	Makes conforming changes to allow the Registrar, rather than the Treasurer, to return deposits in certain circumstances, such as when a depositor has died.	
No provision.	No provision.	Eliminates the option to deposit government bonds to maintain financial responsibility for a motor vehicle.	
		Fiscal effect: May increase the Registrar of Motor Vehicles' administrative costs and decrease the Treasurer's administrative costs.	
TOSCD18 Insurance companies			
No provision.	No provision.	R.C. 1735.03, 3903.73, 3905.32, and 3925.26 Eliminates the Treasurer's role in accepting securities from certain insurance companies and gives full responsibility to the Superintendent of Insurance.	
No provision.	No provision.	Requires the resident and nonresident surplus lines broker's license renewal fee to be paid to the Superintendent of Insurance, instead of the Treasurer.	

Department of Insurance		Main Operating Appropriations Bill H.B. 33
Executive	As Passed By House	As Passed By Senate
		Fiscal effect: May minimally increase Department of Insurance administrative costs, which are paid from the Department of Insurance Operating Fund (Fund 5540).