

# Support SB 818 & HB 1906

## Give Texas Lawmakers a Fiscal Note & Impact Statement for Health Coverage Proposals

*Texas lags behind other states in using data to show lawmakers how new laws impact the cost of private health coverage for patients and employers. The result: costly new mandates each session and restrictive regulations that take away the flexibility businesses need to lower costs and offer more affordable coverage.*

### Texas Opportunity for Legislative Transparency

At least 29 states have a process to estimate how legislation will affect the cost of private health coverage, helping lawmakers make informed decisions before adding costs to businesses and families.

### Texas Already Has the Data:

Texas has an All-Payer Claims Database (APCD)—a repository of claims and cost data.

- This data can help analyze the impact of legislation and mandates, including costs and savings for employers and families.

**Why it Matters:** Businesses are facing a 9% increase in health spending this year, making it harder to offer benefits.

- Private employers cover 50% of Texans and pay for most of the monthly premium costs.
- Texas lawmakers should be better informed about how legislation impacts the cost to employers and families.

**Growing Concerns:** While the Texas Legislature is increasingly interested in lowering costs and ensuring quality coverage, they often consider legislation that raises the cost of insurance.

- Lawmakers lack info on the cost of mandates and regulations on Texas employers and families.

**The Bottom Line:** Texas needs a new process to estimate the cost impact of health care legislation on employers and families.

- Lawmakers should use the APCD's independent expertise and data to provide transparent, detailed analyses before enacting new laws.

