



# COMMITTEE ON RULES

*I Mina'trentai Dos na Liheslaturan Guåhan* • The 32nd Guam Legislature  
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November 6, 2014

## Memorandum

**To:** **Rennae Meno**  
*Clerk of the Legislature*

**From:** **Senator Rory J. Respicio**  
*Majority Leader & Rules Chair*

**Subject:** **Fiscal Notes**

*Hafa Adai!*

Attached please find the fiscal notes for the bill numbers listed below. Please note that the fiscal notes are issued on the bills as introduced.

### FISCAL NOTES:

Bill No. 402-32 (COR)

Bill No. 404-32(LS)

Bill No. 409-32(COR)

Bill No. 410-32(COR)

Bill No. 411-32(COR)

Please forward the same to MIS for posting on our website. Please contact our office should you have any questions regarding this matter.

*Si Yu'os ma'åse'!*

2014 NOV - 6 AM 11:04

*Final*

**BUREAU OF BUDGET & MANAGEMENT RESEARCH**

OFFICE OF THE GOVERNOR  
Post Office Box 2950, Hagåtña Guam 96932

**EDDIE BAZA CALVO**  
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**RAY TENORIO**  
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**OCT 28 2014**

**JOSF CALVO**  
ACTING DEPUTY DIRECTOR

Senator Rory J. Respicio  
Chairperson, Committee on Rules  
I Mina'trentai Dos na Liheslaturan Guåhan  
The 32nd Guam Legislature  
155 Hesler Place  
Hagåtña, Guam 96932

*Hafa Adai* Senator Respicio:

Transmitted herewith is Fiscal Note on the following Bill Nos.: **402-32(COR), 404-32(LS), 409-32(COR) and 411-32(COR).**

If you have any question(s), please do not hesitate to call the office at 475-9412/9106.

  
**ANTHONY C. BLAZ**  
Director

Enclosures

**Bureau of Budget & Management Research  
Fiscal Note of Bill No. 402-32 (COR)**

**AN ACT TO PROVIDE FOR THE COVERAGE OF BLOOD AND BLOOD DERIVATIVES BY HEALTH INSURANCE COMPANY OR HEALTH CARE PROVIDER CONTRACTED TO PROVIDE PRIVATE SECTOR SMALL OR LARGE GROUP HEALTH PLANS, BY ADDING A NEW § 103123 TO CHAPTER 103, TITLE 11, GUAM CODE ANNOTATED.**

Department/Agency Appropriation Information	
Dept./Agency Affected: Department of Revenue and Taxation	Dept./Agency Head: John P. Camacho
Department's General Fund (GF) appropriation(s) to date:	9,052,847
Department's Other Fund (Specify) appropriation(s) to date: Tax Collection Enhancement Fund (\$864,487) / Better Public Service Fund (\$1,829,515)	2,694,002
<b>Total Department/Agency Appropriation(s) to date:</b>	<b>\$11,746,849</b>

Fund Source Information of Proposed Appropriation			
	General Fund:	(Specify Special Fund):	Total:
FY 2014 Unreserved Fund Balance		\$0	\$0
FY 2015 Adopted Revenues	\$0	\$0	\$0
FY 2015 Appro. (P.L. 32-181)	\$0	\$0	\$0
Sub-total:	\$0	\$0	\$0
Less appropriation in Bill	\$0	\$0	\$0
<b>Total:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Estimated Fiscal Impact of Bill						
	One Full Fiscal Year	For Remainder of FY 2015 (if applicable)	FY 2016	FY 2017	FY 2018	FY 2019
General Fund	\$0	\$0	\$0	\$0	\$0	\$0
(Specify Special Fund)	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

- Does the bill contain "revenue generating" provisions? / x / Yes / / No  
If Yes, see attachment
- Is amount appropriated adequate to fund the intent of the appropriation? / x / N/A / / Yes / / No  
If no, what is the additional amount required? \$ \_\_\_\_\_ / x / N/A
- Does the Bill establish a new program/agency? / / Yes / x / No  
If yes, will the program duplicate existing programs/agencies? / x / N/A / / Yes / / No  
Is there a federal mandate to establish the program/agency? / / Yes / x / No
- Will the enactment of this Bill require new physical facilities? / / Yes / x / No
- Was Fiscal Note coordinated with the affected dept/agency? If no, indicate reason: / x / Yes / / No  
/ x / Requested agency comments not received by due date / / Other:

Analyst: \_\_\_\_\_ Date: 10/7/14 Director: Anthony C. Blaz OCT 23 2014  
Date: \_\_\_\_\_

Footnotes: According to on-line data from the Internal Revenue Service, the average premium cost for family coverage between 51 states in a small group market is \$12,861 annually. A total of 75,435 individuals were reflected as having private health insurance coverage in 2010 according to the Bureau of Statistics and Plans (2012 Statistical Year Book). Assuming a 5% increase to premiums, the government may experience approximately \$970K annually in business privilege taxes (reference attachment).

**Bureau of Budget & Management Research  
Attachment to Fiscal Note No. 402-32 (COR)**

STATE	SINGLE (EMPLOYEE- ONLY) COVERAGE	FAMILY COVERAGE
Alabama	\$5,084	\$12,727
Alaska	7,321	15,774
Arizona	4,864	11,864
Arkansas	4,460	10,244
California	4,999	12,161
Colorado	5,308	13,014
Connecticut	5,955	15,273
Delaware	6,272	14,354
District of Columbia	6,017	15,140
Florida	5,462	13,013
Georgia	5,481	12,206
Hawaii	4,938	12,270
Idaho	4,690	10,427
Illinois	5,760	14,125
Indiana	5,414	12,386
Iowa	4,818	11,531
Kansas	4,959	12,163
Kentucky	4,660	11,387
Louisiana	5,300	12,446
Maine	5,413	12,837
Maryland	5,289	13,188
Massachusetts	6,110	16,269
Michigan	5,334	12,936
Minnesota	5,360	13,589
Mississippi	4,997	11,667
Missouri	5,089	11,975
Montana	5,148	11,197
Nebraska	5,325	12,511
Nevada	5,028	11,793
New Hampshire	6,030	15,026
New Jersey	6,063	14,470
New Mexico	5,527	12,909
New York	5,849	14,688
North Carolina	5,352	12,251
North Dakota	4,806	11,939
Ohio	4,987	12,143
Oklahoma	5,042	11,836
Oregon	5,130	12,197
Pennsylvania	5,400	13,357
Rhode Island	6,151	14,959
South Carolina	5,244	12,243
South Dakota	5,037	12,136
Tennessee	5,113	11,520
Texas	5,222	12,803
Utah	4,744	12,072
Vermont	5,678	13,099
Virginia	5,263	12,884
Washington	4,904	11,703
West Virginia	5,679	13,112
Wisconsin	5,575	14,387

	FAMILY COVERAGE	EMPLOYER COVERS 50%
State Average	12,861	6,430
Additional Coverage @ 5% increase (blood/blood derivatives)	13,504	6,752
# Individuals with Private Health Insurance Coverage	75,435	
Total Premium before blood coverage	485,068,497	
Total Premium after blood coverage	509,321,922	
Variance	24,253,425	
Business Privilege Tax (GRT 4%)	970,137	

Table 22-08 . Household Income for Years Prior to Decennial Year by Comparative Census Years, Guam: 1980, 1990, 2000 and 2010

Characteristic	2010	2000	1990	1980
INCOME IN YEAR PRIOR TO DECENNIAL YEAR	2009	1999	1989	1979
Households	42,026	38,769	31,373	24,834
Less than \$2,500	1,726	3,110	1,015	1,291
\$2,500 to \$4,999	552	698	611	1,031
\$5,000 to \$9,999	1,278	1,768	1,548	4,143
\$10,000 to \$14,999	2,007	2,128	2,634	5,153
\$15,000 to \$19,999	2,217	2,237	1,723	4,059
\$20,000 to \$24,999	2,418	2,521	3,230	2,853
\$25,000 to \$29,999	2,387	2,444	2,915	*
\$30,000 to \$39,999	4,811	4,757	4,807	*
\$40,000 to \$49,999	4,237	3,998	3,484	*
\$50,000 to \$59,999	3,782	3,370	*	*
\$60,000 to \$69,999	3,249	*	*	*
\$70,000 to \$79,999	2,598	*	*	*
\$80,000 to \$99,999	3,939	*	*	*
\$100,000 or more	6,825	3,951	1,272	*

Source: U.S. Census Bureau Decennial Census reports

2010 Data results from the Advance Report.

\* Data not collected or data not comparable due to question or response choices changes

Table 22-09 . Veteran Status by Service by Comparative Decennial Years, Guam: 2000 and 2010

Characteristic	2010	2000	Percent Change
VETERAN STATUS			
Total civilian population 18 years and over	102,041	95,510	6.8%
Civilian veterans:	8,041	8,962	-10.3%
Has no service-connected disability rating	6,386	*	*
Has a service-connected disability rating	1,655	*	*

Source: U.S. Department of Commerce, Census Bureau

\* Data not collected in 2000 or data not comparable due to reporting format changes

2010 Data results from the Guam Demographic Profile

Table 22-10 . Health Insurance Coverage Status by Comparative Decennial Years, Guam: 2000 and 2010

Characteristic	2010	2000	Percent Change
HEALTH INSURANCE COVERAGE STATUS FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION			
Total civilian noninstitutionalized population	153,625	*	*
With health insurance coverage:	121,160	*	*
With public health insurance coverage only	34,405	*	*
With both private and public health insurance coverage	11,320	*	*
No health insurance coverage	32,465	*	*
HEALTH INSURANCE COVERAGE STATUS FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION UNDER 18 YRS			
Total civilian noninstitutionalized population under 18 years	52,250	*	*
With health insurance coverage	44,631	*	*
No health insurance coverage	7,619	*	*

Source: U.S. Department of Commerce, Census Bureau

\* Data not collected in 2000 or data not comparable due to reporting format changes

2010 Data results from the Guam Demographic Profile