Louisiana Legislative		FISCAL OFFICE al Note					
Legislative Fiscal Office		Fiscal Note On:	HB	<b>382</b> H	_S 25RS	272	
Fiscal Office Fiscal Notes	Bill Text Version: ENGROSSED						
	Opp. Chamb. Action: w/ SEN COMM AMD						
	Proposed Amd.:						
		Sub. Bill For.:					
Date: May 21, 2025	6:59 PM	Aut	thor: E	BAYHAM			

 Dept./Agy.: Insurance/Health and Office of Group Benefits

 Subject: Insurance Coverage for Home Visiting Services

 Analyst: Anthony Shamis

INSURANCE/HEALTH

EG1 NO IMPACT See Note

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Requires insurance coverage of home visiting services for newborns and young children

<u>Proposed law</u> requires coverage for home visiting services for newborns and young children. Home visiting services are evidence-based deliveries of services to families of newborns or families expecting newborns. Beginning from the 28th week of pregnancy to six weeks after birth, and continuing up to two to five years old. Coverage must include at least one visit during a newborn's first three months of life, with the opportunity for the family to choose follow-up visits. Coverage may be subject to annual deductibles, co-insurance, and copayment provisions established under the coverage plan, and may be subject to a limit per pregnancy or childbirth of not less than \$1,500.

EXPENDITURES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0
REVENUES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

## **EXPENDITURE EXPLANATION**

There is no anticipated direct material effect on governmental expenditures as a result of this measure. <u>Proposed law</u> will have no impact on the Louisiana Department of Insurance (LDI) or the Office of Group Benefits (OGB) to provide insurance coverage of home visiting services for newborns and young Children. Both LDI and OGB reported no impact because these services are already covered. LDI reports that this benefit is already covered by the majority of commercial health plans.

## **REVENUE EXPLANATION**

There is no anticipated direct material effect on governmental revenues as a result of this measure.

<u>Senate</u>	Dual Referral Rules
13.5	1 >= \$100,000 Annual Fiscal Cost {S & H}
13.5	2 >= \$500,000 Annual Tax or Fee

Change {S & H}

House  $\Box \in \mathcal{S}(E)(1) \ge \pm \pm 100,000$  SGE Eiscal Cost {H

 $6.8(F)(1) >= $100,000 \text{ SGF Fiscal Cost } \{H \& S\}$ 

6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

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Patrice Thomas Deputy Fiscal Officer