



**LEGISLATIVE FISCAL OFFICE**  
**Fiscal Note**

Fiscal Note On: **SB 169** SLS 26RS 371  
 Bill Text Version: **ENGROSSED**  
 Opp. Chamb. Action:  
 Proposed Amd.:  
 Sub. Bill For.:

<b>Date:</b> April 13, 2026	1:42 PM	<b>Author:</b> TALBOT
<b>Dept./Agy.:</b> Louisiana Department of Insurance/Group Benefits		
<b>Subject:</b> Provides relative to biomarker testing		<b>Analyst:</b> Anthony Shamis

GENETICS EG SEE FISC NOTE GF EX See Note Page 1 of 1  
 Provides relative to biomarker testing. (gov sig)

Present law requires coverage for biomarker testing when clinical utility is demonstrated.

Proposed law clarifies the standards by which clinical utility is demonstrated.

Proposed law prohibits conditioning coverage on laboratory classifications or credentialing standards that are unrelated to the performance of the covered test.

Proposed law resolves inconsistencies in present law regarding coverage for genetic testing to screen for cancer and biomarker testing for existing conditions.

Proposed law becomes effective upon signature of the governor, or after the lapse of time for gubernatorial action.

EXPENDITURES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
Agy. Self-Gen.	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
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**

REVENUES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
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**

**EXPENDITURE EXPLANATION**

This fiscal note does not reflect the full potential expenditure exposure created by proposed law. The LFO was unable to complete its normal and customary analysis under the provisions of Joint Rule 4(6) prior to the bill being heard in committee. Once the LFO receives fiscal note worksheets from impacted departments/agencies and completes its fiscal analysis, this document will be updated.

Proposed law may increase expenditures by an indeterminable amount within the Louisiana Department of Insurance (LDI) and the Office of Group Benefits (OGB) in FY 27 and subsequent fiscal years.

Information provided by LDI indicates that this measure would overturn the interpretation of Act 324 of the 2023 Regular Session, which aligns health insurance coverage of genetic testing for diseases and other medical conditions with the utilization criteria of the state's Essential Health Benefits benchmark plan. LDI is currently working with its consulting actuary to develop an estimate of potential defrayal costs. Upon receipt of this information, the fiscal note will be updated to reflect any anticipated SGF impact.

Information provided by OGB indicates that the fiscal impact of this legislation is currently indeterminable. OGB is working with Blue Cross Blue Shield of Louisiana to assess the potential impact; however, additional time is needed to complete this analysis.

**NOTE: The LFO is dual referring this instrument due to the cost exposure related to defrayal to the extent the benefit may provide for a state-mandated health insurance benefit that exceeds federal Essential Health Benefits (EHB). The LFO has received the aforementioned actuarial analysis and is in the process of updating this fiscal note. A revised version will be published when complete.**

**REVENUE EXPLANATION**

If claims expenditures cannot be absorbed by OGB's actuarially recommended target fund balance amount of \$309 M, it may be required to decrease or eliminate benefits currently available to participants of OGB's health benefit and life insurance programs, or seek additional revenue, either in the form of a direct appropriation from SGF, or by an increase in OGB's SGR through a premium rate increase for OGB's self-funded health plans.

Senate 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  
 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}  
 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

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