

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 464** SLS 26RS 1124

Bill Text Version: **ORIGINAL**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

Date: April 27, 2026	6:57 PM	Author: BARROW
Dept./Agy.: Louisiana Department of Insurance/Office of Group Benefits		Analyst: Anthony Shamis
Subject: Coverage for severe obesity treatment		

HEALTH CARE

OR NO IMPACT See Note

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Provides relative to coverage for severe obesity treatment. (gov sig)

Present law provides for required health insurance coverage for severe obesity treatment. Proposed law repeals applicability of present law only to a health insurance issuer offering health coverage plans in Louisiana to the extent that services are covered by the Essential Health Benefits Benchmark (EHB) Plan. Proposed law provides that no later than August 1, 2026, and annually thereafter, each insurer offering a health coverage plan that meets the definition of a "qualified health plan" shall submit to the Louisiana Department of Insurance (LDI) an estimate of the cost to provide the benefits for calendar year 2028, and subsequent years thereafter. Proposed law provides that no later than December 1, 2026, and annually thereafter, LDI shall publish an estimated cost for the state to defray the cost of covering the services. Proposed law provides that no later than July 1, 2027, and annually thereafter, LDI shall notify all health insurance issuers and all health plans of the funding ratio calculated by the department along with the minimum coverage standard for the year. Proposed law provides that, beginning on January 1, 2028, for any plan year during which the published funding ratio meets or exceeds 1.0, no health insurance issuer subject to the proposed law shall apply a numerical cap to the services. Proposed law provides that for any plan year during which the public funding ratio is less than 1.0, a health insurance issuer may apply a numerical cap to the services of no fewer than the product of the minimum coverage standard times the number of member-months from the most recent plan year, rounded to the nearest whole number. Proposed law requires any numerical cap to be stated in the health insurance plan documents. Effective upon signature of the governor.

EXPENDITURES	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.	\$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	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.	\$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. The Louisiana Department of Insurance (LDI) and the Office of Group Benefits (OGB) report no expenditure impact associated with the coverage requirements for severe obesity treatment required by this measure.

OGB indicates that the proposed law is not applicable to its operations. LDI anticipates no direct expenditure impact, as any administrative and regulatory oversight resulting from this measure can be absorbed within existing staff and resources.

REVENUE EXPLANATION

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

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}

Alan M. Boxberger
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Legislative Fiscal Officer