

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 295** SLS 26RS 621
 Bill Text Version: **ENGROSSED**
 Opp. Chamb. Action:
 Proposed Amd.: **w/ PROP SEN COMM AMD**
 Sub. Bill For.:

Date: May 4, 2026	5:51 PM	Author: WHEAT
Dept./Agy.: Louisiana Department of Insurance		Analyst: Anthony Shamis
Subject: Insurance Coverage for persons with acquired brain injury		

HEALTH/ACC INSURANCE EG NO IMPACT See Note Page 1 of 1
 Provides for insurance coverage of services for persons with acquired brain injuries. (8/1/26)

Proposed law requires every health coverage plan delivered or issued for delivery in Louisiana to provide, to the extent permitted by federal law, coverage for medically necessary treatment related to or as a result of an acquired brain injury. Proposed law provides that coverage for the treatment related to or as a result of an acquired brain injury shall not be subject to any greater deductible, coinsurance, copayments, or out-of-pocket limits than any other similar benefit provided by the health coverage plan. Proposed law provides for definitions related to the treatment related to or as a result of an acquired brain injury, and excludes plans providing coverage for excepted benefits as defined in R.S. 22:1061, such as, the Office of Group Benefits (OGB), Medicaid, and Medicare from the definition of a "health coverage plan".

Proposed law applies to any new policy, contract, program, or health coverage plan issued on and after January 1, 2027. Any policy, contract, or health coverage plan in effect prior to January 1, 2027, shall conform to the provisions of this act on or before the renewal date, but no later than January 1, 2028.

Proposed law provides that to the extent that any provision of this section would otherwise require this state to make a payment under 42 U.S.C 18031(d) (B)(ii), a qualified health plan as defined by 45 CFR 155.20, shall not be required to provide a benefit under this section that exceeds the essential health benefits specified under 42 U.S.C 18022(b).

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
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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) reports no SGF defrayal costs associated with implementation of the proposed law, as qualified health plans are not required to provide a benefit that exceeds the essential health benefits (EHB) benchmark.

However, the measure may result in an indeterminable impact to the private insurance industry due to the requirement that insurers provide coverage for medically necessary treatment for individuals with acquired brain injuries. The extent of any such impact is unknown at this time and will be dependent on utilization, changes in consumer cost-sharing, and claims experience.

REVENUE EXPLANATION

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

Senate
 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