



LEGISLATIVE FISCAL OFFICE
Fiscal Note

Fiscal Note On: **SB 465** SLS 26RS 680
 Bill Text Version: **ENROLLED**
 Opp. Chamb. Action:
 Proposed Amd.:
 Sub. Bill For.:

Date: May 28, 2026 9:10 AM	Author: MCMATH
Dept./Agy.: Office of Group Benefits	Analyst: Anthony Shamis
Subject: Provides for payments to healthcare providers	

HEALTH CARE EN NO IMPACT See Note Page 1 of 1
 Provides for payments to healthcare providers.

Proposed law modifies present law governing standards for the receipt and processing of nonelectronic claims, the receipt and processing of electronic claims, remittance advice requirements, payment standards, limitations on claim filing, recoupment of health insurance claims payments, and nonelectronic claims submissions.

Proposed law removes the exemption of the Office of Group Benefits' (OGB) from present law.

Proposed law prohibits contractual waivers and further provides that any attempted waiver shall be void.

Proposed law provides for prior authorization requirements for electronic claims.

Proposed law removes provisions related to just and reasonable grounds for noncompliance.

Proposed law adds a provision to present law that any municipality or political subdivision with less than two employees may do either of the following: (1) contract with an authorized insurance company to insure their employee or official under policies of individual insurance covering hospitalization, and retirement for the employee or official, and may agree to match payments of the employee or official for the premiums or charges for any such contracts payable out of the funds of the municipality or political subdivision respectively; (2) reimburse employee or official for payment toward any policies of individual insurance covering hospitalization, and retirement, for the employee or official. Effective January 1, 2027.

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. Proposed law is not expected to have an expenditure impact on the Office of Group Benefits (OGB) or the Louisiana Department of Insurance (LDI) as a result of modifying the standards for payments to healthcare providers.

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
 Alan M. Boxberger
 Legislative Fiscal Officer