

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **HB 1176** HLS 26RS 2472
 Bill Text Version: **ENGROSSED**
 Opp. Chamb. Action: **w/ SEN COMM AMD**
 Proposed Amd.:
 Sub. Bill For.:

| | | |
|---------------------------------------------------------------------------|---------|----------------------------------|
| Date: May 8, 2026 | 3:11 PM | Author: FREEMAN |
| Dept./Agy.: LA Department of Insurance / OGB | | Analyst: Cristian Nedelea |
| Subject: Medicare Advantage coverage for integrative care services | | |

INSURANCE/HEALTH EG1 SEE FISC NOTE See Note Page 1 of 1
 Requires that Medicare Advantage plans provide insurance coverage for integrative care services

Proposed law requires a Medicare Advantage plan in Louisiana to provide coverage for integrative care services when such services are recommended by nationally recognized clinical practice guidelines and are rendered in conjunction with the diagnosis, treatment, or management of a covered medical condition. Proposed law defines integrative care services and Medicare Advantage plan and authorizes cost sharing and utilization management protocols consistent with federal law and the terms of the plan. Proposed law shall not be interpreted as mandating coverage by a Medicare Advantage plan in a manner that conflicts with federal law or regulations governing Medicare Advantage. Proposed law directs the commissioner of insurance to promulgate rules, submit any required materials to the Centers for Medicare and Medicaid Services, and take any other actions necessary to implement this legislation to the extent permitted under federal law. The provisions of this Act apply to any new policy, contract, or health coverage plan issued on or after 1/01/2027. Any policy, contract, or health coverage plan in effect prior to 1/01/2027 shall convert to conform to the provisions of this Act on or before the renewal date, but no later than 1/01/2028. This Act shall become effective on 1/01/2027.

| 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. | 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. | \$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

Proposed law may increase SGR expenditures in the LA Department of Insurance (LDI) by an indeterminable, but minimal amount associated with additional administrative workload related to the promulgation of rules and regulations and any other actions necessary to implement the provisions of this legislation. The LDI indicates that any additional administrative workload can be absorbed within existing staff and resources. The LDI further indicates that because Medicare Advantage plans are governed by federal regulations, the provisions of this legislation are not expected to result in any material change to current plan requirements unless authorized by the Center for Medicare and Medicaid Services (CMS).

The Office of Group Benefits (OGB) indicates that the proposed law will have no fiscal impact because federal law expressly preempts state regulation of Medicare Advantage benefit design.

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