Department of Planning and Budget
2025 General Assembly Session
State Fiscal Impact Statement

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Bill Number: SB780-E **Patron:** Carroll Foy
Bill Title: Health insurance; coverage for contraceptive drugs and devices.

Bill Summary: Requires health insurance carriers to provide coverage, under any health insurance contract, policy, or plan that includes coverage for prescription drugs on an outpatient basis, for contraceptive drugs and contraceptive devices, as defined in the bill, including those available over-the-counter. The bill prohibits a health insurance carrier from imposing upon any person receiving contraceptive benefits pursuant to the provisions of the bill any copayment, coinsurance payment, or fee, except in certain circumstances. The provisions of this act shall apply only to contracts, policies, or plans delivered, issued for delivery, or renewed in the Commonwealth on or after January 1, 2026.

Budget Amendment Necessary: See Fiscal Analysis **Items Impacted:** N/A

Explanation: The proposed legislation is expected to have a fiscal impact on the state health plan to provide coverage for contraceptive drugs and devices. Preliminary estimates have been provided by the Department of Human Resource Management (DHRM).

Fiscal Summary: According to DHRM, the proposed legislation is expected to have a fiscal impact on the state health plan. The annual projected cost to the state health plan is provided in the Fiscal Analysis section.

The State Corporation Commission does not expect this bill will impact qualified health plans (QHPs) sold through the Health Benefit Exchange; therefore, the state defrayal of additional costs to insurers is not needed.

This bill is not expected to impact the Department of Medical Assistance Services.

Fiscal Analysis: According to DHRM, the estimated annual fiscal impact to the state health plan is $2.5 million to provide coverage for contraceptive drugs and devices. The employer share of the cost is approximately 50 percent of the general fund impact and 50 percent of the nongeneral fund impact.

Other: This bill is a companion to HB 2371.