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

PUBLISHED: 1/31/2025 11:40 AM **ORIGINAL**

Bill Number: HB1828-H1 **Patron:** Simonds
Bill Title: Health insurance; cost sharing for breast examinations.

Bill Summary: Prohibits health insurance carriers from imposing cost sharing for diagnostic breast examinations and supplemental breast examinations, as those terms are defined in the bill, under certain insurance policies, subscription contracts, and health care plans delivered, issued for delivery, or renewed in the Commonwealth on and after January 1, 2026. The bill provides that such examinations include examinations using diagnostic mammography, breast magnetic resonance imaging, or breast ultrasound. This bill is a recommendation of the Health Insurance Reform Commission. This bill incorporates HB 2133.

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. 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.

There is no anticipated state fiscal impact as a result of the provisions of this bill because it does not create, modify, or remove any statutory responsibilities of the State Corporation Commission (SCC).

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

Fiscal Analysis: According to DHRM, the state health plan currently waives member cost sharing for preventive breast examinations, but not for diagnostic breast examinations. Because diagnostic breast examinations are not covered, the proposed legislation is expected to have an annual fiscal impact of $500,000. The employer share of the cost is approximately 50 percent of the general fund impact and 50 percent of the nongeneral fund impact.

According to the SCC, the provisions of this bill prohibit cost-sharing for coverage of diagnostic and supplemental breast examinations; as the provisions do not create, modify, or remove any statutory responsibilities of the SCC, there is no anticipated state fiscal impact. This state-mandated health benefit was referred for assessment by the Health Insurance Reform Commission (HIRC). This assessment determined that the benefit would not be in addition to the essential health benefits under the Patient Protection and Affordable Care Act (ACA) and therefore would not result in the state having to defrayal the costs of the benefit pursuant to 45 C.F.R. § 155.170.

Other: This bill is a companion to SB 1436-S1.