

**State Corporation Commission
2025 General Assembly Session
State Fiscal Impact Statement**

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SUBSTITUTE (H1)

Bill Number: HB1609-H1 **Patron:** Helmer
Bill Title: Health insurance; coverage option for fertility services; essential health benefits benchmark plan.

Bill Summary: Requires the Health Insurance Reform Commission (HIRC) to consider coverage for fertility services in its 2025 review of the essential health benefits benchmark plan. The bill directs the HIRC to include such coverage in its recommendation to the General Assembly for a new essential health benefits benchmark plan unless the HIRC identifies a compelling reason to exclude such coverage.

Budget Amendment Necessary: No. **Items Impacted:** None.
Explanation: Not applicable.

Fiscal Summary: The proposed legislation is expected to have an indeterminate fiscal impact for the State Corporation Commission's (SCC) Bureau of Insurance (BOI).

General Fund Expenditure Impact: Indeterminate.

Nongeneral Fund Expenditure Impact: None.

Position Impact: None.

Fiscal Analysis: The total impact the provisions of this legislation would have on SCC BOI cannot be determined. The proposed legislation would require HIRC to include fertility treatment, fertility preservation, and embryo transfer coverage in its recommendation to the General Assembly for a new essential health benefits benchmark plan (EHB-BP) unless HIRC identifies a compelling reason to exclude such coverage.

As SCC BOI shared with HIRC during its December 2024 meeting, SCC BOI has contracted with an actuarial firm to assist in completing the actuarial analyses of each new mandated benefit that HIRC includes in the new EHB-BP; these actuarial analyses are required by federal law to be submit with each new EHB-BP application to the U.S. Centers for Medicare and Medicaid Services. This contract would pay for actuarial analyses of up to five new benefits, the cost of which SCC BOI is absorbing. The cost of actuarial analyses for any additional benefits beyond cannot be absorbed by SCC BOI. As SCC BOI cannot predict how many new mandated benefits, if any, will be recommended by HIRC in its 2025 review, SCC BOI is unable to determine whether the inclusion of HB1609's mandate would be covered by the existing contract (i.e., it is one of the five or fewer benefits recommended by HIRC) or if additional appropriations from the general fund would be needed. If additional appropriations are needed, it is estimated that the cost of each additional actuarial analysis beyond the first five is \$10,000. As such, the fiscal impact of HB1609 is indeterminate.

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Other: None.