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SUBSTITUTE (H1)

Bill Number:HB2258Patron:DelaneyBill Title:Bureau of Insurance; step therapy protocols; study; report.

Bill Summary: Directs the Bureau of Insurance of the State Corporation Commission to conduct a data call for step therapy protocols for health benefit plans developed by insurance companies pursuant to existing law. The bill directs the Bureau to submit a summary and report of its findings and recommendations to the Governor and General Assembly by November 1, 2026.

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

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

General Fund Expenditure Impact: None.

Nongeneral Fund Expenditure Impact: None.

Position Impact: None.

Fiscal Analysis: The proposed legislation is expected to have a minimal fiscal impact for BOI. The bill directs BOI to conduct a data call about step therapy and to submit a report by November 1, 2026. BOI also notes that HB2258 has an opportunity cost (\$28,880) associated with developing a data call for aggregate step therapy statistics collection and analysis, specifically a data chief (\$70/hr for 120 hours), two data analysts (\$35/hr for 40 hours each), and a policy advisor (\$50/hr for 160 hours); the opportunity costs reflect both the calculated hourly rate and a multiplier that captures the fringe benefit rate and overhead. While this \$28,880 is absorbed by existing BOI FTEs and would not require a budget amendment, the cumulative effect of enactment of these types of proposals may exceed BOI's capacity and may result in a future need for additional appropriations, positions, or both.

Other: None.