

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

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**ORIGINAL**

**Bill Number:** SB1152H1

**Patron:** Obenshain

**Bill Title:** Nursing homes and certified nursing facilities; professional liability insurance.

**Bill Summary:** Specifies that the required minimum amount of professional liability coverage and general liability coverage for nursing homes and certified nursing facilities is the amount per occurrence. Requires each nursing home and certified nursing facility to maintain minimum combined general and professional liability aggregate policy limits of \$3 million for each facility. The bill also caps the amount insurance policy limits may be reduced by due to the cost of litigation.

**Budget Amendment Necessary:** No.

**Items Impacted:** None.

**Explanation:** The provisions of this legislation would not have a fiscal impact on the Virginia Department of Health.

**Fiscal Summary:** As amended, there is no anticipated impact to state resources resulting from this bill.

**Fiscal Analysis:** The provisions of this legislation would not have a fiscal impact on the Virginia Department of Health as it only impacts nursing homes and certified nursing facilities.

**Other:** None.