

**Department of Planning and Budget  
2026 General Assembly Session  
State Fiscal Impact Statement**

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**ORIGINAL**

**Bill Number:** SB476

**Patron:** DeSteph

**Bill Title:** Health insurance; prior authorization requests reviewed by physician.

**Bill Summary:** Requires a provider contract between a health insurance carrier and a provider to contain provisions requiring (i) any decision to deny a prior authorization request for drug benefits or health care services is made by a licensed physician who is (a) an expert in the treatment of the enrollee's medical condition that is the subject of the prior authorization request and (b) knowledgeable about the recommended health care service or treatment through recent or current actual clinical experience treating patients with the same or similar medical condition of the enrollee and (ii) if the carrier is questioning the medical necessity of the request, the carrier will provide the enrollee's physician an opportunity to discuss the medical necessity of the health care service with the physician who will be responsible for determining authorization of the health care service or drug benefit under review.

**Budget Amendment Necessary:** No.

**Items Impacted:** N/A

**Fiscal Summary:** The Department of Human Resource Management and the State Corporation Commission both indicate that this bill does not create a fiscal impact for either agency.

**Fiscal Analysis:** The Department of Human Resource Management and the State Corporation Commission both indicate that this bill does not create a fiscal impact for either agency.

**Other:** None.