



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: February 17, 2026

House Bill 676

Version: House Sub 1

Patron: M. Maldonado

Title: Health insurance; carrier business practices, electronic attachments.

Summary as Introduced: Requires the insurer to accept electronic attachments from providers when the carrier is seeking information for claim handling or determination of medical necessity. Carriers shall not require paper, or facsimile, or other electronic means, if an electronic attachment can be used. A provider may be required to comply US Department of Health and Human Services standards and formats, when submitting electronic information and electronic attachments. Carriers are not required to accept electronic submissions that are in nonstandard or noncompliant formats. The date of transmission of compliant electronic information or electronic attachments is the date the claim was received.

Effective Date(s): January 1, 2027

Amendment Necessary: Budget, Item
 Technical, see *Technical Note* below
 None

Fiscal Summary

The bill has no impact on revenue.

The bill has no impact on expenditures.

The bill has no impact on FTEs.

Fiscal Analysis

Revenue

There are no assumptions for revenue for this bill.

The requirements of this bill can be satisfied within the Bureau's current revenue authority.

Expenditures

There is minimal fiscal impact and can be absorbed within BOI's existing resources.

There is minimal fiscal impact on BOI's administration of this bill.

Change in FTE

There is no impact on FTEs.

Other Comments

The bill has a minimal impact on expenditures.

Technical Note

None.