



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: March 5, 2026

House Bill 220

Version: Enrolled

Patron: P. Hope

Title: Health insurance; tobacco surcharge.

Summary as Introduced: Health insurance; tobacco surcharge. Eliminates the authority of a health carrier to vary its premium rates based on tobacco use. Under current law, a health carrier may charge premium rates up to 1.5 times higher for a tobacco user than for a nonuser. The provisions of the bill apply to health benefit plans providing individual or small group health insurance coverage entered into, amended, extended, or renewed on or after January 1, 2027.

Effective Date(s): 7/1/2027

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.

This bill does not impact revenue at the State Corporation Commission.

Expenditures

There are no assumptions for expenditures for this bill.

This bill does not impact expenditures at the State Corporation Commission.

Change in FTE

There is no change to FTEs.

Other Comments

There are no other comments.

Technical Note

Senate Bill 630 is identical.