



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: March 5, 2026

House Bill 328

Version: Senate Sub 1

Patron: R. Sullivan

Title: Health insurance; essential health benefits benchmark plan.

Summary as Passed House: Requires the Bureau of Insurance to select a new essential health benefits benchmark plan for the 2029 plan year that includes, in addition to the essential health benefits package included in the existing benchmark plan, coverage for (i) doula care services; (ii) the treatment of iatrogenic infertility; (iii) fertility treatment and diagnosis, including a maximum of three cycles per lifetime of assisted reproductive technology; (iv) hearing aids for individuals of all ages; (v) pasteurized donor human breast milk; (vi) the prophylaxis, diagnosis, and treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute-onset neuropsychiatric syndrome; and (vii) the treatment of polycystic ovary syndrome. This bill is a recommendation of the Health Insurance Reform Commission.

Effective Date(s): July 1, 2026 - EHB Plan effective January 1, 2029

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

Expenditures

There are no assumptions for expenditures for this bill.

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

Change in FTE

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

Other Comments

none

Technical Note

Costs related to drafting and filing the application to add these benefits to the essential health benefits benchmark plan are included in existing contract work. If the application is approved, it could result in a reduction in expenditures in FY 2029 and future years as Virginia would no longer be required to pay for the defrayal of mandated PANDAS/PANS and minor hearing aids benefits.