

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

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ORIGINAL

Bill Number: SB790-ER

Patron: McDougle

Bill Title: Health insurance; mandated benefits; treatment of menopause and perimenopause.

Bill Summary: Requires each insurer proposing to issue individual or group accident and sickness insurance policies providing hospital, medical and surgical, or major medical coverage on an expense-incurred basis; each corporation providing individual or group accident and sickness subscription contracts; and each health maintenance organization providing a health care plan for health care services to provide coverage for medically necessary treatment and care for menopause and perimenopause, as described in the bill. The bill's second enactment states that if the health benefit or any portion thereof described in the bill is included in the Commonwealth's current essential health benefits benchmark plan, the mandate to provide coverage of such health benefit or portion of the health benefit shall not apply to the individual and small group markets.

Budget Amendment Necessary: No.

Items Impacted: N/A

Fiscal Summary: The Department of Human Resource Management and the Department of Medical Assistance Services indicate that this legislation will not have an impact to their services and programs. The State Corporation Commission indicates the bill does not create a fiscal impact.

Fiscal Analysis: See Fiscal Summary

Other: None.