



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: March 24, 2026

House Bill 813

Version: Enrolled

Patron: Sullivan

Title: Health insurance; application of cost-sharing prohibitions.

Summary as Passed: Provides that provisions of state law that prohibit a health insurance carrier from imposing a cost-sharing requirement on an enrollee for receiving a health care service (i) apply only when such enrollee receives such health care service from a participating provider under the health benefit plan and (ii) do not apply if the application of such prohibition would disqualify a high-deductible health benefit plan from eligibility for a health savings account under federal law.

Effective Date(s): July 1, 2026

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

Fiscal Summary

The State Corporation Commission does not anticipate a fiscal impact.

Fiscal Analysis

Revenue

There are no revenue assumptions 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 of Insurance's current revenue authority.

Expenditures

It is assumed that Bureau staff would need to update procedures and checklists for reviewers and market conduct examiners.

Based on the assumptions noted, the opportunity cost in the form of personnel costs is expected to be minimal and absorbable (See Other Comments).

Change in FTE

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

Other Comments

While the opportunity cost of this bill can be absorbed by existing FTEs and is not included in the nongeneral fund expenditure in the Fiscal Summary table, the cumulative effect of enactment of these types of proposals may exceed the SCC's capacity and may result in a future need for additional appropriations, positions, or both.

Technical Note

None.