



## Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: April 13, 2026

### House Bill 481

**Version:** Enrolled

**Patron:** LeVere Bolling

**Title:** Prior authorization; requiring physician review for denial.

**Summary:** Prohibits a health insurance carrier from making an adverse determination of a prior authorization request (i) for prescription drugs unless such denial has been reviewed and approved by a licensed physician or, if a licensed physician is not available, by a licensed pharmacist or (ii) for health care services unless such adverse determination has been reviewed and approved by (a) a licensed physician; (b) in the case of mental health services, a licensed mental health provider if a licensed physician is unavailable; or (c) in the case of dental services, a licensed dentist if a licensed physician is unavailable.

**Effective Date(s):** July 1, 2026

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

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### *Fiscal Summary*

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The bill has no impact on revenue.  
The bill has no impact on expenditures.  
The bill has no impact on FTEs.

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### *Fiscal Analysis*

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#### **Revenue**

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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 of Insurance's current revenue authority.

#### **Expenditures**

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There are no assumptions for expenditures for this bill. This bill does not impact expenditures at the State Corporation Commission.

#### **Change in FTE**

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

## **Other Comments**

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None.

## **Technical Note**

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None.