



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: April 13, 2026

House Bill 1400

Version: Enrolled

Patron: Franklin, M.A.

Title: Health insurance; coverage for maternal mental health screenings.

Summary as Passed: Requires health insurance carriers to provide coverage for maternal mental health screenings. The bill requires such coverage to include at least one maternal mental health screening to be conducted during pregnancy, at least one additional screening to be conducted during the first six weeks of the postpartum period, and additional medically necessary postpartum screenings. Additionally, the bill provides that coverage for a prescription drug for the treatment of a maternal mental health condition shall not be subject to prior authorization requirements unless there are clinically significant safety or efficacy concerns.

Effective Date(s): January 1, 2027

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

None.

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. It should be noted that the Centers for Medicare and Medicaid Services (CMS) published its proposed 2027 Notice of Benefit and Payment Parameters that if adopted without further changes, would require defrayal of benefits if a state action requires a benefit regardless of whether that benefit is already in the Commonwealth's essential health benefit (EHB) benchmark plan. It is unknown at this time whether HB 1400 would result in defrayal obligations as it has not been reviewed by the Health Insurance Reform Commission (HIRC). CMS has not published the final 2027 Notice of Benefit and Payment Parameters as of April 10, 2026.

Change in FTE

None.

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.