



LEGISLATIVE FISCAL OFFICE
Fiscal Note

Fiscal Note On: **SB 295** SLS 26RS 621
 Bill Text Version: **ENGROSSED**
 Opp. Chamb. Action:
 Proposed Amd.:
 Sub. Bill For.:

Date: March 24, 2026 8:32 AM **Author:** WHEAT
Dept./Agy.: Louisiana Department of Insurance
Subject: Insurance Coverage for persons with acquired brain injury **Analyst:** Anthony Shamis

HEALTH/ACC INSURANCE EG INCREASE GF EX See Note Page 1 of 1
 Provides for insurance coverage of services for persons with acquired brain injuries. (8/1/26)

Proposed law requires every health coverage plan delivered or issued for delivery in Louisiana to provide, to the extent permitted by federal law, coverage for medically necessary treatment related to or as a result of an acquired brain injury. Proposed law provides that coverage for the treatment related to or as a result of an acquired brain injury shall not be subject to any greater deductible, coinsurance, copayments, or out-of-pocket limits than any other similar benefit provided by the health coverage plan. Proposed law provides for definitions related to the treatment related to or as a result of an acquired brain injury, and excludes plans providing coverage for excepted benefits as defined in R.S. 22:1061, such as, the Office of Group Benefits (OGB), Medicaid, and Medicare from the definition of a "health coverage plan".

Proposed law applies to any new policy, contract, program, or health coverage plan issued on and after January 1, 2027. Any policy, contract, or health coverage plan in effect prior to January 1, 2027, shall conform to the provisions of this act on or before the renewal date, but no later than January 1, 2028.

EXPENDITURES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	INCREASE	INCREASE	INCREASE	INCREASE	INCREASE	
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total						
REVENUES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

EXPENDITURE EXPLANATION

Proposed law is anticipated to increase SGF expenditures within the healthcare exchanges by an indeterminable, but potentially significant amount, beginning in FY 2027 and increasing in subsequent fiscal years due to annual medical inflation.

Pursuant to the Affordable Care Act (ACA), states are required to defray the cost of any mandated health insurance benefits that exceed federally defined essential health benefits (EHBs). To the extent the proposed law establishes a new required benefit standard for coverage of medically necessary treatment related to or resulting from an acquired brain injury that exceeds EHB benchmarks, the state may be required to make payments to defray the cost of such additional benefits in plans offered through the health insurance exchange.

Note: Because the proposed law creates a new mandated benefit, the Louisiana Department of Insurance (LDI) is currently conducting an actuarial analysis to determine the extent to which the required coverage exceeds EHB benchmark standards and triggers state defrayal obligations. LDI is working with its consulting actuary to develop an estimate of potential defrayal costs. Upon receipt of this information, the fiscal note will be updated to reflect any anticipated SGF impact.

REVENUE EXPLANATION

There is no anticipated direct material effect on governmental revenues as a result of this measure.

Senate Dual Referral Rules
 13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}
 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}

House
 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}
 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

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 Legislative Fiscal Officer