

| Dept./Agy.: Insurance | pt./Agy.:Insurance | | | | | | | |
|----------------------------|-------------------------|-------------|--|--|--|--|--|--|
| Subject: Required Proton T | Analyst: Anthony Shamis | | | | | | | |
| INSURERS | EG NO IMPACT See Note | Page 1 of 1 | | | | | | |

INSURERS EG NO IMPACT See Note Requires health insurers to cover proton therapy for cancer patients. (8/1/25)

<u>Proposed law</u> requires health plans to cover proton therapy treatment for cancer patients.

<u>Proposed law</u> allows coverage required under this legislation to be subject to annual deductibles, coinsurance, and copayments established under the health coverage plan.

| EXPENDITURES | 2025-26 | 2026-27 | 2027-28 | 2028-29 | 2029-30 | 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 |
| REVENUES | 2025-26 | 2026-27 | 2027-28 | 2028-29 | 2029-30 | 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 |

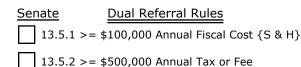
EXPENDITURE EXPLANATION

<u>Proposed law</u> requiring health insurers to cover Proton Beam Therapy (PBT) is not anticipated to have an expenditure impact on the Office of Group Benefits (OGB) or the Louisiana Department of Insurance (LDI), as both OGB self-funded plans and much of the insurance industry already cover PBT and are in line with the American Society for Radiation Oncology standards. OGB reports that, per their Third Party Administrator (TPA) Blue Cross and Blue Shield of Louisiana, the clinical practice guidelines they utilize for PBT are aligned with the clinical practice guidelines of the American Society for Radiation Oncology.

Under the Affordable Care Act (ACA), any state benefit mandate through legislative regulatory action, that exceeds what is considered an EHB would be subject to state defrayal costs. LDI reports that PBT is already covered through the health insurance exchange as an Essential Health Benefit (EHB), so there will be no SGF defrayal costs paid out by the state Treasury Department as a result of this legislation.

REVENUE EXPLANATION

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



Change {S & H}

House 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S} Someth ento

6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S} Patrice Thomas Deputy Fiscal Officer