LEGISLATIVE FISCAL OFFICE **Fiscal Note**



382 HLS 25RS Fiscal Note On: HB

Bill Text Version: ORIGINAL

Opp. Chamb. Action: Proposed Amd.:

Sub. Bill For .:

Date: April 28, 2025

6:18 PM

Author: BAYHAM

Dept./Agy.: Insurance/Health and Office of Group Benefits

Subject: Insurance Coverage for Home Visiting Services

Analyst: Anthony Shamis

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INSURANCE/HEALTH

OR NO IMPACT See Note

Requires insurance coverage of home visiting services for newborns and young children

Proposed law requires coverage for home visiting services for newborns and young children. Home visiting services are evidence-based deliveries of services to families of newborns or families expecting newborns. Beginning from the 28th week of pregnancy to six weeks after birth, and continuing up to two to five years old. Coverage must include at least one visit during a newborn's first three months of life, with the opportunity for the family to choose follow-up visits. Coverage may be subject to annual deductibles, co-insurance, and copayment provisions established under the coverage plan, and may be subject to a limit per pregnancy or childbirth of not less than \$1,500.

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

There is no anticipated direct material effect on governmental expenditures as a result of this measure. Proposed law will have no impact on the Louisiana Department of Insurance (LDI) or the Office of Group Benefits (OGB) to provide insurance coverage of home visiting services for newborns and young Children. Both LDI and OGB reported no impact because these services are already covered. LDI reports that this benefit is already covered by the majority of commercial health plans.

REVENUE EXPLANATION

Senate <u>Dual Referral Rules</u>	<u>House</u>	
13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}	$6.8(F)(1) >= $100,000 SGF Fiscal Cost {H & S}$	Johns Momor
13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}	6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}	Patrice Thomas Deputy Fiscal Officer

or a Net Fee Decrease {S}