



Legislative Council Staff

Nonpartisan Services for Colorado's Legislature

Fiscal Note Memorandum

TO: Members of the House Health and Human Services Committee
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Fiscal Assessment of L.002 to HB26-1019

This memorandum is an assessment of the fiscal impact of the attached proposed amendment L.002 to House Bill 26-1019. This fiscal assessment is for the impact of the bill with inclusion of this amendment only. Any other added amendment could influence the fiscal impact.

Summary of Proposed Amendment

Strike-below Amendment L.002 requires that certain health benefit plans fully cover kidney function screening as a preventative health care service, unless it is determined that the benefit requires state defrayal of the cost of coverage under the federal Patient Protection and Affordable Care Act. This requirement applies to large employer health benefit plans issued or renewed in Colorado on or after January 1, 2027, and all individual and small group health benefit plans issued or renewed on or after January 1, 2028. The coverage may be offered under a high deductible plan but would still apply to the deductible if permitted under federal law. The amendment also exempts state employee health plans from this requirement.

Fiscal Impact of Amendment

By exempting state employee health plans, Amendment L.002 removes the cost identified in the fiscal note dated January 28, 2026, of up to \$1,230,000 annually beginning in FY 2027-28.



Bill's Revised Fiscal Impact with Amendment

As amended, the bill minimally increases workload in the Division of Insurance and may increase insurance premiums for plans offered by local governments, school districts, and statutory public entities, as outlined below.

Table 1
State Fiscal Impacts of HB 26-1019 with Amendment L.002

Type of Impact	Budget Year FY 2026-27	Out Year FY 2027-28
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

Division of Insurance, Department of Regulatory Agencies

Beginning in FY 2026-27, the Division of Insurance in the Department of Regulatory Agencies will review insurer rate and form filings to ensure that insurers are complying with the no-cost annual kidney function screening services requirements of the bill. These reviews will minimally increase workload for the division and can be accomplished within existing appropriations.

Local Governments, School Districts, and Statutory Public Entities

Local governments, school districts, and statutory public entities may see an increase in premiums from their insurers from the requirement to fully cover annual kidney function screening services. This amount has not been estimated.