



# Fiscal Note

## Legislative Council Staff

Nonpartisan Services for Colorado’s Legislature

### SB 26-017: OUT-OF-NETWORK HEALTH INS DISPUTE RESOLUTION

**Prime Sponsors:**

Sen. Daugherty; Bright  
Rep. Stewart R.

**Fiscal Analyst:**

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**Published for:** House Health & Human Services

**Drafting number:** LLS 26-0124

**Version:** Second Revised Note

**Date:** May 4, 2026

**Fiscal note status:** This revised fiscal note reflects the reengrossed bill.

### Summary Information

**Overview.** The bill places disclosure requirements on insurance carriers.

**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Workload

**Appropriations.** No appropriation is required.

**Table 1  
State Fiscal Impacts**

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

## Summary of Legislation

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The bill requires insurance carriers to provide the median in-network reimbursement rate for out-of-network claims with remittance advice.

## State Expenditures

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The bill minimally increases workload in the Department of Regulatory Agencies to adopt rules and conduct outreach to insurers. No change in appropriations is required.

## Effective Date

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The bill takes effect 90 days following adjournment of the General Assembly sine die, assuming no referendum petition is filed, and applies to payments owed by health insurance carriers on or after this date.

## State and Local Government Contacts

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Law

Regulatory Agencies