



Fiscal Note

Legislative Council Staff

Nonpartisan Services for Colorado’s Legislature

SB 25-196: INSURANCE COVERAGE PREVENTIVE HEALTH-CARE SERVICES

Prime Sponsors:

Sen. Jodeh

Fiscal Analyst:

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Version: Initial Fiscal Note

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Fiscal note status: The fiscal note reflects the introduced bill.

Summary Information

Overview. The bill allows the Department of Regulatory Agencies to mandate insurance coverage of certain preventative health care services.

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 2025-26	Out Year FY 2026-27
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

Summary of Legislation

Current law requires health insurance carriers to cover a variety of preventative health services as recommended by the U.S. Preventive Services Task Force, the Health Resources and Services Administration, and the Advisory Committee on Immunization Practices, with no cost-sharing.

In the event that these organizations are repealed or modified, the bill allows the Department of Regulatory Agencies (DORA) to adopt rules for any of the services that were recommended as of January 2025, and mandate coverage for any services recommended by the Nurse-Physician Advisory Task Force for Colorado Health Care.

State Expenditures

Workload will minimally increase in DORA to promulgate rules and ensure compliance if the current regulating entities are repealed or modified and the department chooses to mandate insurance coverage requirements. This workload is expected to be minimal and no change in appropriations is required.

Effective Date

The bill takes effect upon signature of the Governor, or upon becoming law without his signature.

State and Local Government Contacts

Regulatory Agencies