

**LEGISLATIVE SERVICES AGENCY
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS
FISCAL IMPACT STATEMENT**

LS 6213
BILL NUMBER: HB 1016

NOTE PREPARED: Nov 12, 2025
BILL AMENDED:

SUBJECT: Selection of Primary Care Provider.

FIRST AUTHOR: Rep. Garcia Wilburn
FIRST SPONSOR:

BILL STATUS: As Introduced

FUNDS AFFECTED: **GENERAL**
 X DEDICATED
 FEDERAL

IMPACT: State

Summary of Legislation: This bill provides that a policy of accident and sickness insurance and health maintenance organization that require an insured to select a primary care provider to receive coverage may permit an insured to select a participating provider who is a physical therapist to provide physical therapy services or an occupational therapist to provide occupational therapy services.

Effective Date: July 1, 2026.

Explanation of State Expenditures: The bill will increase workload for the Indiana Department of Insurance (DOI) to ensure compliance, but should be able to be implemented using existing staffing and resources. *[The DOI is funded through a dedicated agency fund.]*

Explanation of State Revenues:

Explanation of Local Expenditures:

Explanation of Local Revenues:

State Agencies Affected: Department of Insurance.

Local Agencies Affected:

Information Sources:

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