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

LS 6212 NOTE PREPARED: Nov 12, 2025

BILL NUMBER: HB 1100 BILL AMENDED:

SUBJECT: Health Insurance Coverage for Adoptive Children.

FIRST AUTHOR: Rep. Burton BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED: X GENERAL IMPACT: State

DEDICATED FEDERAL

<u>Summary of Legislation:</u> This bill provides that if an adoptive child is eligible for coverage under the Medicaid program and as a dependent under the adoptive parent's private health insurance, the adoptive parent may opt out of the adoptive child's participation in the Medicaid program.

The bill requires the adoptive parent to file a request with the Department of Child Services (DCS) to opt out of the adoptive child's participation in the Medicaid program. It provides that, before approving an adoptive parent's request, the DCS shall ensure that the adoptive child is eligible for coverage under the adoptive parent's private health insurance and will not experience a lapse in coverage while changing from Medicaid to private health insurance.

Effective Date: July 1, 2026.

<u>Explanation of State Expenditures:</u> Adoptive parents can currently withdraw an adoptive child from Medicaid coverage with no requirement the child has health insurance coverage from another source. As a result, this bill is not expected to impact state Medicaid expenditures.

The bill could increase DCS and Family and Social Services Administration (FSSA) workload to verify private insurance coverage and withdraw the adoptive children from Medicaid coverage. Increases in workload are expected to be minimal and accomplished under existing resource and funding levels.

Explanation of State Revenues:

Explanation of Local Expenditures:

Explanation of Local Revenues:

State Agencies Affected: DCS, FSSA.

Local Agencies Affected:

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<u>Information Sources:</u> https://www.in.gov/fssa/ompp/files/Medicaid Combined PM.pdf

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