

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

LS 6578

BILL NUMBER: HB 1134

NOTE PREPARED: Dec 11, 2025

BILL AMENDED:

SUBJECT: Insurance for Mental Health and Substance Use.

FIRST AUTHOR: Rep. Andrade

BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED: **GENERAL**
 X DEDICATED
 FEDERAL

IMPACT: State & Local

Summary of Legislation: This bill amends the definition of "treatment of a mental illness or substance abuse" for certain provisions of the Indiana Code.

Effective Date: July 1, 2026.

Explanation of State Expenditures: The bill's requirements will increase workload for the Indiana Department of Insurance (DOI) to ensure compliance with the bill's changes to mental health coverage and to the contents of existing annual reports submitted by insurers to the DOI. These requirements 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: The bill add insurance coverage requirements for treatment of a mental illness or for substance abuse performed by select out of network practitioners. This may result in increased expenditures for health coverage for local entities providing employee health insurance plans.

Explanation of Local Revenues:

State Agencies Affected: Indiana Department of Insurance.

Local Agencies Affected: Local entities providing health insurance.

Information Sources:

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