

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

**LS 7019**  
**BILL NUMBER: HB 1334**

**NOTE PREPARED: Jan 2, 2026**  
**BILL AMENDED:**

**SUBJECT:** Directory of in Network Providers.

**FIRST AUTHOR:** Rep. Carbaugh  
**FIRST SPONSOR:**

**BILL STATUS:** As Introduced

**FUNDS AFFECTED:** X GENERAL  
X DEDICATED  
FEDERAL

**IMPACT:** State

**Summary of Legislation:** This bill requires, upon issuance and renewal of a policy, an insurer to provide a directory of providers with which the insurer has entered into a reimbursement agreement to an insured or prospective insured. (Under current law, an insurer may provide a directory of providers to an insured.) It provides that: (1) a directory of providers provided by an insurer must include every provider that has entered into a reimbursement agreement with the insurer; and (2) a list of providers provided by a health maintenance organization (HMO) must include every provider who provides health care services through the HMO.

**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, 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:** The DOI may impose a civil penalty of up to \$25,000 against an HMO for each violation of the bill's provisions. Civil penalty revenue will be deposited into the state General Fund.

**Explanation of Local Expenditures:**

**Explanation of Local Revenues:**

**State Agencies Affected:** Indiana Department of Insurance.

**Local Agencies Affected:**

**Information Sources:**

**Fiscal Analyst:** Jason Barrett, 317-232-9809.