

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

BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED: **GENERAL**
 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:

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