

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

LS 6949

BILL NUMBER: HB 1400

NOTE PREPARED: Jan 1, 2026

BILL AMENDED:

SUBJECT: MEWA for Child Care Facilities.

FIRST AUTHOR: Rep. Dant Chesser

BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED: **GENERAL**
 DEDICATED
 FEDERAL

IMPACT: State & Local

Summary of Legislation: This bill allows a group or association of child care facilities to establish a Multiple Employer Welfare Arrangement (MEWA). It requires the Department of Insurance (DOI) to: (1) create a survey requesting certain information from child care facilities; (2) facilitate communication between child care facilities that express an interest in establishing a MEWA; and (3) advise the child care facilities on best practices for lowering insurance costs. It also requires the Office of the Secretary of Family and Social Services (FSSA) to send a direct link to the survey by electronic mail to each child care facility.

Effective Date: July 1, 2026.

Explanation of State Expenditures: The bill will increase workload for the DOI to facilitate communication, provide best practices for lowering insurance costs, and create a survey for child care facilities, and for the FSSA to distribute the survey to child care facilities. These requirements should be able to be implemented using existing staffing and resources.

Explanation of State Revenues:

Explanation of Local Expenditures: The bill will have an indeterminate impact on health plan expenditures for locally owned child care centers as it allows child care centers to establish a MEWA.

Explanation of Local Revenues:

State Agencies Affected: Indiana Department of Insurance; Family and Social Services Administration.

Local Agencies Affected: Locally owned child care centers.

Information Sources:

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