

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

**LS 6417**

**BILL NUMBER:** HB 1412

**NOTE PREPARED:** Dec 2, 2025

**BILL AMENDED:**

**SUBJECT:** Coverage for Cognitive Rehabilitation Services.

**FIRST AUTHOR:** Rep. Errington

**BILL STATUS:** As Introduced

**FIRST SPONSOR:**

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

**IMPACT:** State & Local

**Summary of Legislation:** This bill requires a policy of accident and sickness insurance and a health maintenance organization to provide coverage for medically necessary acquired brain injury treatment provided to certain individuals.

**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:** If the coverage requirements in the bill result in increased premiums, then revenue to the state General Fund could increase from either corporate Adjusted Gross Income Tax or Insurance Premium Tax collections.

**Explanation of Local Expenditures:** Local units offering health plans may have increases costs to provide the coverage required in the bill.

**Explanation of Local Revenues:**

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

**Local Agencies Affected:** Local units offering health plans.

**Information Sources:**

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