
SENATE COMMITTEE ON APPROPRIATIONS

Senator Anna Caballero, Chair
2025 - 2026 Regular Session

AB 546 (Caloza) - Health care coverage: portable HEPA purifiers

Version: July 7, 2025

Urgency: Yes

Hearing Date: August 18, 2025

Policy Vote: HEALTH 9 - 0

Mandate: Yes

Consultant: Agnes Lee

Bill Summary: AB 546, an urgency measure, would require large group health plans and insurers to include coverage for one portable high-efficiency particulate air (HEPA) purifier in a county where a local or state emergency has been declared due to wildfires, as specified.

Fiscal Impact:

- The Department of Managed Health Care (DMHC) estimates minor and absorbable costs for state administration.
- The California Department of Insurance (CDI) estimates costs of \$3,000 in 2025-26 and \$16,000 in 2026-27 for state administration (Insurance Fund).
- Unknown potential General Fund costs to the extent there are increases in premiums for CalPERS plans.

Background: According to the California Health Benefits Review Program (CHBRP), there is currently no large group coverage for any enrollees/insureds in DMHC-regulated plans and CDI-regulated policies for portable HEPA purifiers, based on survey and claims data. Portable HEPA purifiers can be used to remove harmful particles from indoor air. HEPA filters capture at least 99.97 percent of particles 0.3 microns in diameter, including PM2.5. PM2.5 includes any particles that measure 2.5 microns or smaller in diameter. Because these particles are so small, they can penetrate deeply into the lungs, causing serious health problems. Portable devices typically clean the air in a single room and require regular filter replacements. Larger, more powerful devices can clean bigger spaces but tend to cost more.

Proposed Law: Specific provisions of the bill would:

- Require large group health plans and insurers, except as provided, to include coverage for one portable HEPA purifier for an enrollee/insured who is pregnant or diagnosed with asthma or chronic obstructive pulmonary disease (COPD) if the enrollee/insured is in a county where a local or state emergency has been declared due to wildfires and the HEPA purifier is prescribed by the enrollee's/insured's health care provider.
- Require that an enrollee/insured is entitled to the benefit described above, until one year from the date the local or state emergency is lifted, whichever is later; limit the cost of the HEPA purifier to not exceed \$500, adjusted for inflation; require that upon

implementation of the bill's provision or within 30 days of when a local or state emergency has been declared due to wildfires, the health plan/insurer must provide notice of the provision to affected enrollees/insureds; and require that a portable HEPA purifier uses a mechanical air filter that can remove at least 99 percent of airborne particles that are 10 microns in size.

- Exempt Medi-Cal managed care plans.
- Contain an urgency clause.

Related Legislation: AB 1032 (Harabedian) would require large group health plans and insurers to cover up to 12 visits with a behavioral health provider in a county where a local or state emergency has been declared due to wildfires. The bill is scheduled to be heard on August 18, 2025 in this committee.

Staff Comments: According to the CHBRP analysis of AB 546 (May 1, 2025 version), the bill would increase total net annual expenditures by approximately \$413,000 for enrollees with DMHC-regulated plans and CDI-regulated policies. This includes an increase of \$101,000 for premiums for CalPERS health plans. The July 7, 2025 amendments narrow the scope of the coverage to one HEPA purifier and require that the HEPA purifier must be prescribed by the enrollee's/insured's health care provider, which could lower the fiscal impact of the bill.

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