

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 5863H.01I
Bill No.: HB 2370
Subject: Insurance - Health; Health Care
Type: Original
Date: March 31, 2026

Bill Summary: This proposal modifies provisions relating to insurance coverage of self-administered hormonal contraceptives.

FISCAL SUMMARY

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on General Revenue	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on <u>Other</u> State Funds	\$0	\$0	\$0

Numbers within parentheses: () indicate costs or losses.

ESTIMATED NET EFFECT ON FEDERAL FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on FTE	0	0	0

Estimated Net Effect (expenditures or reduced revenues) expected to exceed \$250,000 in any of the three fiscal years after implementation of the act or at full implementation of the act.

Estimated Net Effect (savings or increased revenues) expected to exceed \$250,000 in any of the three fiscal years after implementation of the act or at full implementation of the act.

ESTIMATED NET EFFECT ON LOCAL FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Local Government	\$0 to (Unknown)	\$0 to (Unknown)	\$0 to (Unknown)

FISCAL ANALYSIS

ASSUMPTION

§376.1240 - Self-administered Hormonal Contraceptives

Officials from the **Department of Commerce and Insurance (DCI)** assume this proposal would put a sunset date of December 31, 2026, on current law that requires self-administered contraceptives be dispensed in a 90 or 180 day supply. It would require health carriers who currently provide coverage for self-administered contraceptives to provide such coverage for a year's supply of contraceptives dispensed at one time, beginning January 1, 2027.

The department believes the costs of this bill can be absorbed within current appropriations. However, should the cost be more than anticipated, the department would request an increase to FTE and/or appropriations as appropriate through the budget process.

Officials from the DCI assume the department can absorb the cost relating to the proposal. **Oversight** does not have any information to the contrary. Therefore, Oversight will reflect a zero impact in the fiscal note for this agency.

Officials from **City of Kansas City** assume this section of the proposal could have a negative fiscal impact in an indeterminate amount.

Oversight assumes this section requires health benefit plans issued or renewed on or after January 1, 2027, that provide coverage for self-administered hormonal contraceptives, as defined in the act, to cover a supply of the contraceptives which is intended to last up to ninety days, or up to 180 days for a generic self-administered hormonal contraceptive. **Oversight** will reflect a \$0 to Unknown cost to Local Political Subdivisions.

Officials from the **Department of Social Services, Missouri Department of Conservation, Missouri Department of Transportation, Missouri Consolidated Health Care Plan** and the **Oversight Division** each assume the proposal will have no fiscal impact on their respective organizations.

Oversight notes that the above-mentioned agencies have stated the proposal would not have a direct fiscal impact on their organization. Oversight does not have any information to the contrary. Therefore, Oversight will reflect a zero impact on the fiscal note.

Officials from the **Department of Public Safety - Missouri Highway Patrol** defer to the **MoDOT/MSHP Health Care Board** for the potential fiscal impact of this proposal.

<u>FISCAL IMPACT – State Government</u>	FY 2027 (10 Mo.)	FY 2028	FY 2029
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

<u>FISCAL IMPACT – Local Government</u>	FY 2027 (10 Mo.)	FY 2028	FY 2029
LOCAL POLITICAL SUBDIVISIONS			
<u>Cost – Local Political Subdivisions</u> (§376.1240) Hormonal Contraceptive Coverage p.3	\$0 to <u>(Unknown)</u>	\$0 to <u>(Unknown)</u>	\$0 to <u>(Unknown)</u>
ESTIMATED NET EFFECT TO LOCAL POLITICAL SUBDIVISIONS	<u>\$0 to (Unknown)</u>	<u>\$0 to (Unknown)</u>	<u>\$0 to (Unknown)</u>

FISCAL IMPACT – Small Business

No direct fiscal impact on small businesses would be expected as a result of this proposal.

FISCAL DESCRIPTION

In this bill, current law requiring certain health benefit plans to provide coverage for contraceptives lasting up to 90 days, or 180 days for generic self-administered hormonal contraceptives, will no longer be in effect after December 31, 2026.

Instead, certain health benefit plans issued or renewed on or after January 1, 2027, will be required to cover a supply of self-administered hormonal contraceptives, including brand-name and generic contraceptives, intended to last up to one year.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

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SOURCES OF INFORMATION

Department of Commerce and Insurance
Department of Public Safety - Missouri Highway Patrol
Department of Social Services
Missouri Department of Conservation
Missouri Department of Transportation
Missouri Consolidated Health Care Plan
Oversight Division
City of Kansas City



Julie Morff

Director

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Jessica Harris

Assistant Director

March 31, 2026