



February 11, 2026

The Honorable William Sutton, Chairperson
 House Committee on Insurance
 300 SW 10th Avenue, Room 218-N
 Topeka, Kansas 66612

Dear Representative Sutton:

SUBJECT: Fiscal Note for HB 2566 by Representative Stiens

In accordance with KSA 75-3715a, the following fiscal note concerning HB 2566 is respectfully submitted to your committee.

HB 2566 would require all individual and group health insurance policies providing coverage for hospital, medical, or surgical expenses to include coverage for prosthetic and orthotic devices. The bill would require coverage for a device that most adequately meets certain medical needs as well as coverage for necessary supplies, instructions, and replacement. The bill lists specific coverages and limitations that would apply to prosthetic and orthotic devices. The provisions of the bill would apply to all policies issued or renewed on or after January 11, 2027.

Estimated State Fiscal Effect			
	FY 2026	FY 2027	FY 2028
Expenditures			
State General Fund	--	--	--
Fee Fund(s)	--	\$5,057	\$10,393
Federal Fund	--	--	--
Total Expenditures	--	\$5,057	\$10,393
Revenues			
State General Fund	--	--	--
Fee Fund(s)	--	--	--
Federal Fund	--	--	--
Total Revenues	--	--	--
FTE Positions	--	--	--

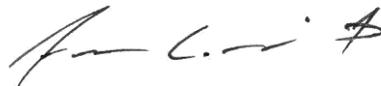
The Division of State Employee Health Benefits Program in the Department of Administration indicates enactment of the bill would require \$5,057 in FY 2027 and \$10,393 in FY 2028 from the Health Benefits Administration Clearing Fund to provide the additional coverage. Revenue in this fund comes from premiums collected for the State Employee Health Benefits Plan. The FY 2028 amount includes a full year of coverage and assumes a 5.5 percent increase in the cost of providing the coverage as compared to the FY 2027 amount.

The Department of Insurance indicates enactment of the bill would not have a fiscal effect on the agency. The Department notes that provisions of the bill would constitute a benefit in addition to the state's essential health benefits, which would require defrayal under federal law.

The Department of Health and Environment indicates enactment of the bill would not have a fiscal effect on the agency. Any fiscal effect associated with HB 2566 is not reflected in *The FY 2027 Governor's Budget Report*.

The Kansas Association of School Boards indicates enactment of the bill could result in an increase in health insurance premium costs for school districts providing employee health insurance but anticipates any increase would be minimal. The Kansas Association of Counties states any fiscal effect would be based on whether insurance rates would increase due to the new coverage, and that the extent of the effect would be proportional to the increase. The League of Kansas Municipalities indicates enactment of the bill would not have a fiscal effect on cities.

Sincerely,



Adam C. Proffitt
Director of the Budget

cc: Samir Arif, Department of Administration
Kyle Strathman, Department of Insurance