

February 20, 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 2668 by Representative Simmons

In accordance with KSA 75-3715a, the following fiscal note concerning HB 2668 is respectfully submitted to your committee.

HB 2668 would require all individual and group health insurance policies to develop a plan to provide adequate coverage of and access to pain management services, including nonopioid, nonnarcotic, and nonmedication pain management services. The bill would require all policies to submit plans to the Department of Insurance, which would consider whether the coverage is adequate and if any policies create preference to prescribed opioids for pain management without consideration of other pain management services. The bill would apply to all policies issued or renewed on or after January 1, 2027.

Estimated State Fiscal Effect			
	FY 2026	FY 2027	FY 2028
Expenditures			
State General Fund	--	--	--
Fee Fund(s)	--	\$201,089	\$224,407
Federal Fund	--	--	--
Total Expenditures	--	\$201,089	\$224,407
Revenues			
State General Fund	--	--	--
Fee Fund(s)	--	--	--
Federal Fund	--	--	--
Total Revenues	--	--	--
FTE Positions	--	2.00	2.00

The Department of Insurance indicates enactment of the bill would add new tasks for policy examiners to complete within the Rate and Form Compliance Division. The Department states that it could not absorb the additional requirements within existing staff and enactment of the bill would increase expenditures by \$165,772 in FY 2027 and \$150,772 in FY 2028 from agency fee funds for 2.00 positions. The FY 2027 amount includes \$150,772 for salaries and wages and \$15,000 for office supplies, furniture, and equipment. The FY 2028 amount is entirely for salaries and wages. 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 Division of State Employee Health Benefits Program in the Department of Administration indicates enactment of the bill would require \$35,317 in FY 2027 and \$73,635 in FY 2028 from the Health Benefits Administration Clearing Fund to provide additional coverage for pain management services, including nonopioid, nonnarcotic, and nonmedication pain management. Revenue in this fund comes from premiums collected for the State Employee Health Benefits Plan. The FY 2028 amount includes coverage for a full year and assumes an 8.5 percent increase in the cost of providing the coverage as compared to the FY 2027 amount.

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 2668 is not reflected in *The FY 2027 Governor's Budget Report*.

The League of Kansas Municipalities and Kansas Association of Counties indicate enactment of the bill would not have a fiscal effect on cities or counties. The Kansas Association of School Boards states that the bill could result in increased expenditures for school districts if enactment of the bill results in an increase in premiums from health insurers.

Sincerely,



Adam C. Proffitt
Director of the Budget

cc: Samir Arif, Department of Administration
Kyle Strathman, Department of Insurance
Amy Penrod, Department of Health & Environment
Wendi Stark, League of Kansas Municipalities
Bruce Chladny, Kansas Association of Counties
Angie Stallbaumer, Kansas Association of School Boards