

February 19, 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 2684 by House Committee on Insurance

In accordance with KSA 75-3715a, the following fiscal note concerning HB 2684 is respectfully submitted to your committee.

HB 2684 would require health insurance plans on or after January 1, 2027, to provide coverage for certain prescription insulin drugs. The bill would require coverage to limit the total amount that a covered person is required to pay for a 30-day supply for all covered prescriptions to an amount not to exceed \$35 and all insulin devices to an amount not to exceed \$100. The bill lists certain coverages that would be required to be provided, including at least one type of prescription insulin drug in certain categories such as rapid action, long acting, or pre-mixed insulin/GLP-1 products. The bill would require providers to provide an appeal process for covered persons and would specify that a pharmacy benefits manager could not exceed the price limitations in the bill.

Estimated State Fiscal Effect			
	FY 2026	FY 2027	FY 2028
Expenditures			
State General Fund	--	--	--
Fee Fund(s)	--	\$94,178	\$196,361
Federal Fund	--	--	--
Total Expenditures	--	\$94,178	\$196,361
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 \$94,178 in FY 2027 and \$196,361 in

FY 2028 from the Health Benefits Administration Clearing Fund to provide the additional prescription drug coverage for the State Employee Health Plan. Revenue in this fund comes from premiums collected for the State Employee Health Benefits Plan. The FY 2028 amount includes funding for a full year and assumes an 8.5 percent increase as compared to the FY 2027 amount.

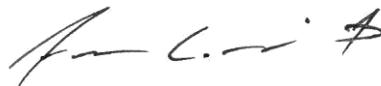
The Department of Insurance indicates enactment of the bill would not have a fiscal effect on the agency. The Department notes that provisions of the bill would constitute a benefit in addition to the state's essential health benefits, which would require defrayal under federal law.

The Department of Health and Environment states the bill would not have a fiscal effect on the agency. Any fiscal effect associated with HB 2684 is not reflected in *The FY 2027 Governor's Budget Report*.

The Kansas Association of Counties indicates enactment of the bill could result in decreased expenditures for counties if insurance premium rates decrease for county and self-insured plans due to the price limitations in the bill. However, a precise fiscal effect cannot be estimated. The League of Kansas Municipalities indicates enactment of the bill would not have a fiscal effect on cities.

The Kansas Association of School Boards states that enactment of the bill could increase expenditures for school districts, community colleges, technical colleges, special education cooperatives, and interlocals if the expansion of coverage results in an increase in health insurance premiums. The Association states that, as its members are employers required to provide coverage under the federal Affordable Care Act, any increase in the employer's portion of an employee's insurance premium would result in increased expenditures for its members. The Association anticipates that the bill could result in increased insurance premiums due to the expansion of coverage and price limits in the bill. In addition, the Association notes that some school districts elect to purchase student accident insurance, which could be required to also comply with the provisions of the bill. The bill could result in an increase on such insurance products, which would increase expenditures for certain school districts. However, a precise fiscal effect cannot be estimated.

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