

# Fiscal Note

State of Alaska  
2026 Legislative Session

Bill Version: SB 266  
Fiscal Note Number: \_\_\_\_\_  
( ) Publish Date: \_\_\_\_\_

Identifier: SB266-DCCED-DOI-04-24-26  
Title: INSURANCE REIMBURSEMENT RATES  
Sponsor: CLAMAN  
Requester: (S) Labor & Commerce

Department: Department of Commerce, Community and  
Economic Development  
Appropriation: Insurance Operations  
Allocation: Insurance Operations  
OMB Component Number: 354

**Expenditures/Revenues**

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2027 Appropriation Requested	Included in Governor's FY2027 Request	Out-Year Cost Estimates					
			FY 2028	FY 2029	FY 2030	FY 2031	FY 2032	
<b>OPERATING EXPENDITURES</b>								
Personal Services	***		***	***	***	***	***	***
Travel								
Services								
Commodities								
Capital Outlay								
Grants & Benefits								
Miscellaneous								
<b>Total Operating</b>	***	<b>0.0</b>	***	***	***	***	***	***

**Fund Source (Operating Only)**

None								
<b>Total</b>	***	<b>0.0</b>	***	***	***	***	***	***

**Positions**

Full-time								
Part-time								
Temporary								

**Change in Revenues**

None								
<b>Total</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

**Estimated SUPPLEMENTAL (FY2026) cost:** 0.0 *(separate supplemental appropriation required)*

**Estimated CAPITAL (FY2027) cost:** 0.0 *(separate capital appropriation required)*

**Does the bill create or modify a new fund or account?** No  
*(Supplemental/Capital/New Fund - discuss reasons and fund source(s) in analysis section)*

**ASSOCIATED REGULATIONS**

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? No  
If yes, by what date are the regulations to be adopted, amended or repealed? N/A

**Why this fiscal note differs from previous version/comments:**

Not applicable, initial fiscal note.

Prepared By: Heather Carpenter, Director	Phone: (907)465-2518
Division: Division of Insurance	Date: 04/24/2026
Approved By: Hannah Lager, Administrative Services Director	Date: 04/24/26
Agency: Department of Commerce, Community, and Economic Development	

FISCAL NOTE ANALYSIS

STATE OF ALASKA  
2026 LEGISLATIVE SESSION

BILL NO. SB 266

**Analysis**

This bill establishes a floor for the reimbursement rate for health care services or supplies provided by insurers to non-network health care providers. The reimbursement rate will be no less than 75% of the median reimbursement rate paid to in-network (contracted) Alaska providers at the time of delivery for the same health care services or supplies. In other words, the out-of-network floor would be 75% of the median or 50<sup>th</sup> percentile of the contracted rate. As in-network reimbursement is renegotiated, the median will move.

This fiscal note is indeterminate because the administration of the reimbursement threshold is currently unclear. Additional regulations for validating compliance with the statute and ensuring consistent updates by the insurers through audits may be needed. Validation and auditing will require additional staffing. Alternatively, administration may be addressed through a complaint process which would necessitate additional staffing.