

# Fiscal Note

State of Alaska  
2026 Legislative Session

|                     |               |
|---------------------|---------------|
| Bill Version:       | CSHB 292(HSS) |
| Fiscal Note Number: | 1             |
| (H) Publish Date:   | 3/18/2026     |

Identifier: HB292-DCCED-DOI-02-27-26  
 Title: INSURANCE: PEDIATRIC NEUROPSYCH  
 DISORDERS  
 Sponsor: COULOMBE  
 Requester: (H) HEALTH & SOCIAL SERVICES

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<br>Appropriation<br>Requested | Included in<br>Governor's<br>FY2027<br>Request | Out-Year Cost Estimates |                |                |                |                |
|-------------------------------|--------------------------------------|--|-------------------------|----------------|----------------|----------------|----------------|
|                               |                                      |  | FY 2028                 | FY 2029        | FY 2030        | FY 2031        | FY 2032        |
| <b>OPERATING EXPENDITURES</b> | <b>FY 2027</b>                       | <b>FY 2027</b>                                 | <b>FY 2028</b>          | <b>FY 2029</b> | <b>FY 2030</b> | <b>FY 2031</b> | <b>FY 2032</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> |

**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 version.

|              |   |        |               |
|--------------|---|--------|---------------|
| Prepared By: | Heather Carpenter, Director                                 | Phone: | (907)465-2518 |
| Division:    | Division of Insurance                                       | Date:  | 02/27/2026    |
| Approved By: | Hannah Lager, Administrative Services Director              | Date:  | 02/27/26      |
| Agency:      | Department of Commerce, Community, and Economic Development |        |               |

## FISCAL NOTE ANALYSIS

STATE OF ALASKA  
2026 LEGISLATIVE SESSION

## Analysis

HB 292 creates a new state benefit mandate for fully insured health plans regulated by the Division of Insurance to cover pediatric autoimmune neuropsychiatric disorders including pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS) and pediatric acute-onset neuropsychiatric syndrome (PANS). These conditions are marked by sudden onset of obsessive-compulsive disorders, tic disorders and eating changes. Coverage under the bill must include antimicrobials, medication, behavioral therapies, plasma exchange and intravenous immunoglobulin therapy. There are limitations on restrictions an insurer can place on the services.

Insurance plans do not currently have language expressly covering or excluding these services. Medical policies for insurers in Alaska indicate that some of the services listed in the bill are investigational for PANS and PANDAS.

Other states have enacted legislation mandating the coverage of PANS and PANDAS which have resulted in state defrayal of the increased cost. Minnesota has defrayed similar benefits since 2021. Virginia's mandate went into effect on January 1, 2026, and they anticipate defraying the cost. Washington has current legislation and they indicate that defrayal is expected to be necessary. Given the experience of other states, the division anticipates that the state would be required to defray the cost of the new mandate should this bill become law.

The Department of Health and Human Services - Centers for Medicare and Medicaid Services (CMS) has issued the Notice of Benefit and Payment Parameters for 2027 proposed rule. This proposed rule, which is for calendar year 2027, requires states to defray costs of all state mandates required after 2011, even if the mandated coverage is also included in the state Essential Health Benefits (EHB) benchmark plan. New benefits included in EHB updates are not required to be defrayed if not required by state mandate. If this rule is adopted as proposed, it further underscores the division would have to defray the cost to insurers to cover these benefits mandated by state statutes.

The division does not have an estimate of how many children in Alaska are diagnosed annually with PANS/PANDAS, and thus cannot accurately project what the yearly state defrayal amount for treatment would be to insurers.