



**Fiscal Note**  
**Legislative Council Staff**  
Nonpartisan Services for Colorado’s Legislature

**SB 25-010: ELECTRONIC COMMUNICATIONS IN HEALTH CARE**

**Prime Sponsors:**  
Sen. Mullica; Pelton B.  
Rep. Brown

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**Published for:** Senate Health & Human Services  
**Drafting number:** LLS 25-0311

**Version:** Initial Fiscal Note  
**Date:** January 23, 2025

**Fiscal note status:** The fiscal note reflects the introduced bill

**Summary Information**

**Overview.** The bill specifies that insurance documents are subject to the Uniform Electronic Transactions Act and places additional requirements on insurance carriers seeking consent for electronic communications.

**Types of impacts.** The bill is projected to affect the following areas on a one-time basis:

- Minimal State Workload

**Appropriations.** No appropriation is required.

**Table 1**  
**State Fiscal Impacts**

| Type of Impact          | Budget Year<br>FY 2025-26 | Out Year<br>FY 2026-27 |
|-------------------------|---------------------------|------------------------|
| State Revenue           | \$0                       | \$0                    |
| State Expenditures      | \$0                       | \$0                    |
| Transferred Funds       | \$0                       | \$0                    |
| Change in TABOR Refunds | \$0                       | \$0                    |
| Change in State FTE     | 0.0 FTE                   | 0.0 FTE                |

## Summary of Legislation

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The bill specifies that insurance documents can be handled electronically under the rules of the "Uniform Electronic Transactions Act." The bill places additional requirements on the electronic communication consent process for insurance documents, including requiring that:

- carriers obtain informed consent from recipients;
- carriers communicate specific information to recipients prior to consent;
- carriers obtain separate consent to post certain documents publically; and
- employers who contract with insurance carriers on behalf of their employees consent only if they use electronic communications in the course of business.

The commissioner of the Division of Insurance in the Department of Regulatory Agencies must adopt rules to implement these provisions by January 1, 2026.

## Background

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The Colorado Uniform Electronic Transactions Act was enacted in 2002 and modeled after the federal act of the same name. It gives electronic signatures and records the same legal status as paper-based ones and sets standards for document notarization, security, retention, and transferability standards, among other things.

## State Expenditures

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Starting in FY 2025-26, the bill minimally increases workload in the Department of Regulatory Agencies to promulgate rules around electronic communications for insurance documents. The department may require legal counsel, provided by the Department of Law, related to rulemaking and implementation. This workload is expected to be minimal and no change in appropriations is required.

## Effective Date

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The bill takes effect 90 days following adjournment of the General Assembly sine die, assuming no referendum petition is filed.

## State and Local Government Contacts

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Health Care Policy and Financing

Law

Information Technology

Regulatory Agencies

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The revenue and expenditure impacts in this fiscal note represent changes from current law under the bill for each fiscal year. For additional information about fiscal notes, please visit the [General Assembly website](#).