



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

**SB 25-196: INSURANCE COVERAGE PREVENTIVE HEALTH-CARE SERVICES**

**Prime Sponsors:**  
Sen. Jodeh; Mullica  
Rep. Lieder; Jackson

**Fiscal Analyst:**  
Kristine McLaughlin, 303-866-4776  
kristine.mclaughlin@coleg.gov

**Bill Outcome:** Signed into Law  
**Drafting number:** LLS 25-0885

**Version:** Final Fiscal Note  
**Date:** August 7, 2025

**Fiscal note status:** The final fiscal note reflects the enacted bill.

**Summary Information**

**Overview.** The bill allows the Department of Regulatory Agencies to mandate insurance coverage of certain preventative health care services.

**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Workload

**Appropriations.** No appropriation is required.

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

Type of Impact	Budget Year FY 2025-26	Out Year 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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Current law requires health insurance carriers to cover a variety of preventative health services as recommended by the U.S. Preventive Services Task Force, the Health Resources and Services Administration, and the Advisory Committee on Immunization Practices, with no cost-sharing.

In the event that these organizations are repealed or modified, the bill allows the Department of Regulatory Agencies (DORA) to adopt rules for any of the services that were recommended as of January 2025, and mandate coverage for any services recommended by the Nurse-Physician Advisory Task Force for Colorado Health Care.

## State Expenditures

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Workload will minimally increase in DORA to promulgate rules and ensure compliance if the current regulating entities are repealed or modified and the department chooses to mandate insurance coverage requirements. This workload is expected to be minimal and no change in appropriations is required.

## Effective Date

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This bill was signed into law by the Governor and took effect on May 12, 2025.

## State and Local Government Contacts

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Regulatory Agencies