

HB 1463-FN - AS INTRODUCED

2026 SESSION

26-3184
07/08

HOUSE BILL

1463-FN

AN ACT requiring the insurance department to conduct an analysis and produce a report detailing compliance with the state's managed care and medical utilization review laws.

SPONSORS: Rep. Tellez, Hills. 40; Rep. Nagel, Belk. 6; Rep. Mandelbaum, Rock. 21

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill requires the insurance department to conduct an analysis and produce a report detailing compliance with the state's managed care and medical utilization review laws.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears ~~[in brackets and struckthrough.]~~
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT requiring the insurance department to conduct an analysis and produce a report detailing compliance with the state's managed care and medical utilization review laws.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Insurance Department; Directive. The insurance department shall conduct a detailed analysis
2 and report, in consultation with practicing community physicians in every New Hampshire county
3 and health system, to assess compliance with RSA 420-E and RSA 420-J and make
4 recommendations for appropriate penalties for insurers and insurance carriers not in compliance
5 with such chapters of law. The department shall report its findings to the speaker of the house of
6 representatives, the president of the senate, the house clerk, the senate clerk, the governor, and the
7 state library on or before November 1, 2026.

8 2 Effective Date. This act shall take effect 60 days after its passage.

HB 1463-FN- FISCAL NOTE
AS INTRODUCED

AN ACT requiring the insurance department to conduct an analysis and produce a report detailing compliance with the state's managed care and medical utilization review laws.

FISCAL IMPACT: This bill does not provide funding, nor does it authorize new positions.

Estimated State Impact				
	FY 2026	FY 2027	FY 2028	FY 2029
Revenue	\$0	\$0	\$0	\$0
<i>Revenue Fund(s)</i>	None			
Expenditures*	\$0	Indeterminable Increase \$300,000 to \$500,000	Indeterminable Increase \$300,000 to \$500,000	Indeterminable Increase \$300,000 to \$500,000
<i>Funding Source(s)</i>	General Fund			
Appropriations*	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	None			

*Expenditure = Cost of bill

*Appropriation = Authorized funding to cover cost of bill

METHODOLOGY:

This bill requires the Insurance Department to work with community physicians and health systems in every New Hampshire county to conduct a detailed analysis of compliance with RSA 420-E and RSA 420-J regarding managed care and utilization review requirements. The Department must produce a report with findings and recommendations for penalties and submit the report by November 1, 2026.

The Insurance Department states this bill will increase General Fund expenditures by an indeterminable amount beginning in FY 2027. The bill requires the Department to conduct a statewide, comprehensive review of insurer and carrier compliance with RSA 420-E and RSA 420-J, in consultation with practicing physicians across all counties and health systems.

The Department notes that it currently investigates and enforces these laws through existing complaint, market conduct, and examination processes under RSA 400-A:15 and RSA 400-A:16; however, the bill requires a much broader analysis that cannot be completed within existing resources. The Department states it is unclear what additional analysis would be necessary, but completing an untargeted, statewide compliance study by the November 1, 2026 deadline would not be feasible without significant additional staff resources and outside contracted support. The

Department estimates it would take up to five years to complete a meaningful analysis and could require contracted services costing more than \$1,500,000, with estimated annual expenditures of \$300,000 to \$500,000 from FY 2027 through FY 2029. These expenditures would be paid from the General Fund as the Department's operating budget cannot absorb these costs.

AGENCIES CONTACTED:

Insurance Department