

**FISCAL NOTE**  
 LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES (See narrative for political subdivision estimates)					
EXPENDITURES	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	66,171	0	0	0	66,171
FY2027-2028	132,342	0	0	0	132,342
FY2028-2029	132,432	0	0	0	132,432
REVENUE	GENERAL	CASH	FEDERAL	REVOLVING	TOTAL
FY2025-2026	0	0	0	0	0
FY2026-2027	0	0	0	0	0
FY2027-2028	0	0	0	0	0
FY2028-2029	0	0	0	0	0

**Any Fiscal Notes received from state agencies and political subdivisions are attached following the Legislative Fiscal Analyst Estimate.**

LB 971 would require insurance coverage for inhalers for the treatment of asthma. Insurance coverage would include one form of rescue and one form of maintenance inhaler and not be subject to a deductible, copayment, coinsurance, or other cost-sharing arrangement.

University of Nebraska health plan does provide coverage for asthma inhalers but the participants are subject to pharmacy co-pays. Under LB 971, the cost would be shifted from member responsibility to the plan responsibility. Currently, there are 2,695 plan members using asthma inhalers paying a \$14 copay. University of Nebraska estimates that the bill would increase costs for the employee health insurance plan by \$452,760 with 79% fiscal support totaling \$357,680 across all fund types. Costs to the General Fund are estimated at \$132,342 per year with FY 2026-2027 estimated at \$66,171 under the assumption the bill would be effective January 1, 2027.

The Department of Administrative Services indicates the State of Nebraska employee health plans already include coverage under the Vital Medication Program and the Expanded Preventative Drug List, thus estimates no fiscal impact.

The Department of Insurance estimates no fiscal impact.

No basis to disagree with estimate.

Please complete ALL (5) blanks in the first three lines.

**2026**

**LB<sup>(1)</sup> 971**

**FISCAL NOTE**

State Agency OR Political Subdivision Name: <sup>(2)</sup> Department of Administrative Services (DAS) Personnel – Wellness & Benefits

Prepared by: <sup>(3)</sup> Jennifer Norris Date Prepared: <sup>(4)</sup> 1/14/26 Phone: <sup>(5)</sup> 402 480 9728

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	<u>FY 2026-27</u>		<u>FY 2027-28</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
REVOLVING FUNDS	_____	_____	_____	_____
TOTAL FUNDS	<u>See Below</u>	_____	<u>See Below</u>	_____

**Explanation of Estimate:**

LB 971 requires certain insurance plans to cover inhalers for the treatment of asthma when prescribed by a licensed health care practitioner. Further, coverage shall provide for one form of rescue and one form of a maintenance asthma inhaler at zero cost - no deductible, copayment or coinsurance.

The State of Nebraska employee health plans already include this coverage under the Vital Medication Program and the Expanded Preventative Drug List.

There is no fiscal impact to the Department of Administrative Services (DAS) – State of Nebraska Employee Benefits – Health Plans.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

**Personal Services:**

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2026-27</u>	<u>2027-28</u>
	<u>26-27</u>	<u>27-28</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
TOTAL.....	_____	_____	_____	_____

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE

LB: 971            AM:            AGENCY/POLT. SUB: Department of Insurance

REVIEWED BY: Ryan Walton            DATE: 2/19/2026            PHONE: (402) 471-4174

COMMENTS: The Department of Insurance's assessment of no fiscal impact from LB 971 appears reasonable.

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE

LB: 971            AM:            AGENCY/POLT. SUB: Department of Health and Human Services (DHHS)

REVIEWED BY: Ryan Walton            DATE: 2/4/2026            PHONE: (402) 471-4174

COMMENTS: DHHS' assessment of no fiscal impact from LB 971 appears reasonable.

ADMINISTRATIVE SERVICES STATE BUDGET DIVISION: REVIEW OF AGENCY & POLT. SUB. RESPONSE

LB: 971            AM:            AGENCY/POLT. SUB: Department of Administrative Services (DAS)

REVIEWED BY: Ryan Walton            DATE: 1/20/2026            PHONE: (402) 471-4174

COMMENTS: Concur with the DAS' assessment of no fiscal impact from LB 971.

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

State Agency or Political Subdivision Name:(2) Department of Health and Human Services

Prepared by: (3) John Meals

Date Prepared 2-4-2026

Phone: (5) 471-6719

	<u>FY 2026-2027</u>		<u>FY 2027-2028</u>	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
<b>GENERAL FUNDS</b>				
<b>CASH FUNDS</b>				
<b>FEDERAL FUNDS</b>				
<b>OTHER FUNDS</b>				
<b>TOTAL FUNDS</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Return by date specified 72 hours prior to public hearing, whichever is earlier.

**Explanation of Estimate:**

There is no fiscal impact on the Department of Health and Human Services.

**MAJOR OBJECTS OF EXPENDITURE**

**PERSONAL SERVICES:**

POSITION TITLE	NUMBER OF POSITIONS		2026-2027	2027-2028
	26-27	27-28	EXPENDITURES	EXPENDITURES
Benefits.....				
Operating.....				
Travel.....				
Capital Outlay.....				
Aid.....				
Capital Improvements.....				
<b>TOTAL.....</b>			<b>\$0</b>	<b>\$0</b>

Please complete ALL (5) blanks in the first three lines.

**2026**

**LB<sup>(1)</sup> 971**

**FISCAL NOTE**

State Agency OR Political Subdivision Name: <sup>(2)</sup> Department of Insurance

Prepared by: <sup>(3)</sup> Jordan Blades Date Prepared: <sup>(4)</sup> 2/6/26 Phone: <sup>(5)</sup> 402-471-4638

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	<u>FY 2026-27</u>		<u>FY 2027-28</u>	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	_____	_____	_____	_____
CASH FUNDS	_____	_____	_____	_____
FEDERAL FUNDS	_____	_____	_____	_____
OTHER FUNDS	_____	_____	_____	_____
<b>TOTAL FUNDS</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>	<b>=====</b>

Explanation of Estimate:

The Department does not anticipate any fiscal impact at this time.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2026-27</u>	<u>2027-28</u>
	<u>26-27</u>	<u>27-28</u>	<u>EXPENDITURES</u>	<u>EXPENDITURES</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Benefits.....	_____	_____	_____	_____
Operating.....	_____	_____	_____	_____
Travel.....	_____	_____	_____	_____
Capital outlay.....	_____	_____	_____	_____
Aid.....	_____	_____	_____	_____
Capital improvements.....	_____	_____	_____	_____
<b>TOTAL.....</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>	<b>_____</b>

**LB (1) 0971 Require insurance coverage for rescue and maintenance asthma inhalers** **FISCAL NOTE**

State Agency OR Political Subdivision Name:<sup>(2)</sup> University of Nebraska System  
 Prepared by:<sup>(3)</sup> Anne Barnes Date Prepared:<sup>(4)</sup> 01/20/2026 Phone:<sup>(5)</sup> (402) 472-2191

**ESTIMATE PROVIDED BY STATE AGENCY OR POLITICAL SUBDIVISION**

	FY 2026 - 27		FY 2027 - 28	
	<u>EXPENDITURES</u>	<u>REVENUE</u>	<u>EXPENDITURES</u>	<u>REVENUE</u>
GENERAL FUNDS	<u>66,171.00</u>	<u>0.00</u>	<u>132,342.00</u>	<u>0.00</u>
CASH FUNDS	<u>37,556.00</u>	<u>0.00</u>	<u>75,112.00</u>	<u>0.00</u>
FEDERAL FUNDS	<u>7,154.00</u>	<u>0.00</u>	<u>14,307.00</u>	<u>0.00</u>
OTHER FUNDS	<u>67,959.00</u>	<u>0.00</u>	<u>135,919.00</u>	<u>0.00</u>
TOTAL FUNDS	<u>178,840.00</u>	<u>0.00</u>	<u>357,680.00</u>	<u>0.00</u>

**Explanation of Estimate:**

The bill requires any self-funded employee benefit plan to provide coverage for one form of rescue and one form of maintenance inhaler for the treatment of asthma. The coverage shall not be subject to member cost-sharing requirements. The University health plan does provide plan participants with a coverage for asthma inhalers, but they are subject to pharmacy co-pays. By eliminating the member cost sharing requirements the cost will be shifted from member responsibility to the plan responsibility.

There are currently 2,695 members enrolled in the University health plan using inhalers for asthma. The current health plan design has a \$14 copay for an inhaler. We estimate the annual cost increase to the health plan would be \$452,760 (2,695 members times \$14 copay times 12 months).

The fiscal impact submitted assumes 79% fiscal support provided by the University for the self funded University health plan.

The bill doesn't have a start date, so we assume January 1, 2027.

**BREAKDOWN BY MAJOR OBJECTS OF EXPENDITURE**

Personal Services:

<u>POSITION TITLE</u>	<u>NUMBER OF POSITIONS</u>		<u>2026 - 27 EXPENDITURES</u>	<u>2027 - 28 EXPENDITURES</u>
	<u>26 - 27</u>	<u>27 - 28</u>		
	<u>0</u>	<u>0</u>		
	<u>0</u>	<u>0</u>		
Benefits.....			<u>178,840.00</u>	<u>357,680.00</u>
Operating.....				
Travel.....				
Capital outlay.....				
Aid.....				
Capital improvements.....				
TOTAL.....			<u>178,840.00</u>	<u>357,680.00</u>