LEGISLATIVE FISCAL ESTIMATE
ASSEMBLY, No. 4628
STATE OF NEW JERSEY
221st LEGISLATURE

DATED: JANUARY 15, 2026

SUMMARY

Synopsis: Requires health benefits coverage of continuous glucose monitoring system for treatment of glycogen storage disease.

Type of Impact: Annual expenditure increase to State and local government employers.

Agencies Affected: Divisions of Pensions and Benefits in the Department of the Treasury; certain local government employers; Department of Banking and Insurance.

Office of Legislative Services Estimate

Fiscal Impact	Annual
State Expenditure Increase for SHBP	$10,800
Local Expenditure Increase for SHBP/SEHBP	$18,000
Total Expenditure Increase for SHBP/SEHBP	$28,800
Local Expenditure Increase for Private Market Insurance	Indeterminate

- The Office of Legislative Services (OLS) estimates that requiring the State Health Benefits Program and the School Employees' Health Benefits Program to provide health insurance coverage for continuous glucose monitoring systems for the treatment of glycogen storage disease will annually increase State expenditures by approximately $10,800 and participating local government expenditures by approximately $18,000, for a combined total annual expenditure increase of $28,800.

- The OLS notes that local government employers, including school districts, which provide employee health insurance coverage through the private market, could also experience an indeterminate increase in annual costs.

BILL DESCRIPTION

This bill requires health insurers, including the State Health Benefits Program and the School Employees' Health Benefits Program, to provide coverage for a continuous glucose monitoring system for the treatment of glycogen storage disease.

FISCAL ANALYSIS

EXECUTIVE BRANCH

The OLS has not received a formal fiscal note on this bill. The New Jersey Mandated Health Benefits Advisory Commission submitted a report on this bill to the General Assembly on May 16, 2025. The commission indicated in its report that "[t]he average cost of [continuous glucose monitors] typically falls in a price range of $1,200-$3,600 per year."

OFFICE OF LEGISLATIVE SERVICES

The OLS estimates that requiring the State Health Benefits Program and the School Employees' Health Benefits Program to provide health insurance coverage for continuous glucose monitoring systems for the treatment of glycogen storage disease will annually increase State expenditures by approximately $10,800 and participating local government expenditures by approximately $18,000, for a combined total annual expenditure increase of $28,800. Local government employers, including school districts, which provide employee health insurance coverage through the private market, could also experience an indeterminate increase in annual costs.

Research indicates that glycogen storage disease occurs in approximately 1 in 100,000 people. This rate leads to an estimate of approximately eight people in total having glycogen storage disease that are covered under the State Health Benefits Program and the School Employees' Health Benefits Program. Under the bill, the State Health Benefits Program is estimated to provide coverage for approximately five people with glycogen storage disease, with three being covered by the State part and two being covered by the local part. The School Employee's Health Benefits Program is estimated to provide coverage for approximately three people with glycogen storage disease.

Under the bill, the State is required to provide coverage for a continuous glucose monitoring system. Each system has an upwards annual cost of $3,600, leading to increased State expenditures of approximately $10,800 and increased local government expenditures of approximately $18,000, for a combined total estimated expenditure increase of approximately $28,800. The OLS does not know the exact extent to which the programs will cover the continuous glucose monitoring system, as this will depend on decisions made by the State Health Benefits Commission and the School Employees' Health Benefits Commission. This will ultimately impact costs for the State and participating local governments resulting from the provisions of the bill.

Section:	*State Government*
Analyst:	*Camryn Mathews* *Associate Fiscal Analyst*
Approved:	*Thomas Koenig* *Legislative Budget and Finance Officer*

This legislative fiscal estimate has been produced by the Office of Legislative Services due to the failure of the Executive Branch to respond to our request for a fiscal note.

This fiscal estimate has been prepared pursuant to P.L.1980, c.67 (C.52:13B-6 et seq.).