# LEGISLATIVE FISCAL ESTIMATE

SENATE COMMITTEE SUBSTITUTE FOR

# SENATE, No. 2777

# STATE OF NEW JERSEY
# 222nd LEGISLATURE

DATED: NOVEMBER 5, 2026

## SUMMARY

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| **Synopsis:** | Modifies process to credential licensed health care professionals in carrier provider network. |
| **Types of Impact:** | Potential annual State and local government expenditure impacts and potential annual State revenue impact. |
| **Agencies Affected:** | Department of the Treasury, Department of Human Services, Department of Children and Families, and local governments. |

| Office of Legislative Services Estimate | |
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| **Potential Annual State Expenditure Impact** | Indeterminate |
| **Potential Annual State Revenue Impact** | Indeterminate |
| **Potential Annual Local Expenditure Impact** | Indeterminate |

- The Office of Legislative Services (OLS) notes that the bill may potentially alter: a) the annual expenditures of the State and local governments for employee and retiree health benefits coverage; and b) the annual State expenditures and State cost reimbursements from the federal government under NJ FamilyCare (Medicaid/Children's Health Insurance Program).

- The bill's automatic provider network admittance requirement for licensed health care professionals in good standing with the relevant State licensing board would limit the ability of health insurance carriers to manage their provider networks for considerations such as the quality and cost-effectiveness of medical treatments dispensed. The OLS, however, lacks the informational basis to model the effects the "any willing provider" requirement would have on health coverage-related expenditures by the State and local governments.

## BILL DESCRIPTION

This bill requires health insurance carriers to automatically approve applications by licensed health care professionals to participate in a carrier's network of medical service providers if the applicant's medical license is in good standing with the relevant State licensing board.

# FISCAL ANALYSIS

***EXECUTIVE BRANCH***

None received.

***OFFICE OF LEGISLATIVE SERVICES***

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*Section:* *Legislative Budget and Finance Office*

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*Legislative Budget and Finance Officer*

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*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.).