



Legislative Fiscal Office
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Bill Title: Relating to cardiac computerized tomography coronary calcium score scans.

Government Unit(s) Affected: Department of Consumer and Business Services, Oregon Health Authority

Summary of Fiscal Impact

Costs related to the measure are indeterminate at this time - see explanatory analysis.

Measure Description

The measure requires health insurance plans to cover computerized tomography coronary calcium score scans with or without contrast for adults who are 40 years of age or older. The measure applies to all health policies or certificates of health insurance issued, renewed, or extended on or after January 1, 2026.

Fiscal Analysis

The expansion of coverage for health benefit plans may be considered a new mandate under the Patient Protection and Affordable Care Act. This Act requires states to offset the cost of required benefits for plans issued through the health insurance marketplace. Federal guidance does not clarify whether these offsets must be paid out of the General Fund or from other state funds such as marketplace assessment funds. If coverage of these services is considered a new mandate, the bill may have a fiscal impact for the state.

The measure has an indeterminate fiscal impact on the Medicaid program. There are three variables that influence the fiscal impact:

- The price of scans can vary from \$100 to \$200.
- The affected Medicaid population is between 7.5% and 20%.
- The reasons and frequency with which the scans may be prescribed by doctors.

The Oregon Health Authority notes that if the new scans are only prescribed as a replacement for stress tests, which are currently covered, the fiscal impact may be minimal. However, if the scans are prescribed for all high-risk older adults over 40 years of age, the fiscal impact could be significant. Due to these variables, cost projections vary widely from a minimum of \$2.2 million, which assumes 7.5% of the Medicaid population receives a \$100 scan, to \$17 million, which assumes 20% of the Medicaid population receives a \$200 scan.

There is no fiscal impact on the Public Employees Benefit Board, Oregon Employees' Benefit Board, or Department of Consumer and Business Services.

Relevant Dates

The measure takes effect on January 1, 2026.