

**Senate Fiscal Summary**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature



**Senate Bill 1646**

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<b>Version:</b>	<b>Introduced</b>
<b>Agency:</b>	<b>Oklahoma Health Care Authority</b>
<b>Senate Author:</b>	<b>Gollihare</b>
<b>House Author:</b>	
<b>FY'27 Impact:</b>	<b>\$1,500,000</b>
<b>Full Year Impact:</b>	<b>\$1,500,000</b>

**Bill Summary and  
Fiscal Analysis:**

SB 1646 requires health benefit plans to provide coverage for medically necessary treatment of mental health and substance use disorders and prohibits any health benefit plan from limiting coverage for chronic or pervasive mental health and substance use disorders to short-term or acute treatment at any level of care placement. Plans shall also comply with out-of-network requirements as provided for in state law. If a plan provides any benefits for a mental health or substance abuse condition, it shall provide meaningful benefits for that mental health or substance use disorder in every classification in which medical or surgical benefits are provided.

The Oklahoma Health Care Authority estimates a fiscal impact of approximately \$1,500,000 annually based on projected increases to overall plan spend for this service category rather than specific patient counts or claim encounters. A fiscal impact to Medicaid is pending.

Fiscal impact provided by the Oklahoma Health Care Authority and Senate Fiscal Staff.