



**SOUTH CAROLINA REVENUE AND FISCAL AFFAIRS OFFICE**  
**STATEMENT OF ESTIMATED FISCAL IMPACT**  
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*This fiscal impact statement is produced in compliance with the South Carolina Code of Laws and House and Senate rules. The focus of the analysis is on governmental expenditure and revenue impacts and may not provide a comprehensive summary of the legislation.*

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**Bill Number:** H. 3257    Introduced on January 14, 2025  
**Subject:** Genetic Protections in Insurance Policies  
**Requestor:** House Labor, Commerce, and Industry  
**RFA Analyst(s):** Vesely  
**Impact Date:** February 18, 2026

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### **Fiscal Impact Summary**

This bill prohibits changes to insurance coverage or premiums as a result of genetic information for life insurers, accident & health insurers, and long-term care insurers.

The Department of Insurance (DOI) indicates that this bill will have no expenditure impact to the agency, as any additional responsibilities can be managed by existing staff and within existing appropriations. DOI supervises and monitors insurance companies in South Carolina and would be responsible for enforcement of this bill.

The Public Employee Benefit Authority (PEBA) indicates that there will be no expenditure impact for the agency. PEBA administers the State Health Plan for South Carolina state employees, public education employees, and participating other employers. PEBA indicated on similar legislation that the State Health Plan does not use genetic information in any way that would be prohibited by this bill and would not change the operations of any plan that they administer.

### **Explanation of Fiscal Impact**

#### **Introduced on January 14, 2025**

##### **State Expenditure**

This bill prohibits changes to insurance coverage or premiums as a result of genetic information for life insurers, accident & health insurers, and long-term care insurers.

**Department of Insurance.** DOI supervises and monitors insurance companies in South Carolina and would be responsible for enforcement of this bill. The agency indicates that this bill's changes will be managed by existing staff and resources with existing appropriations. Therefore, this bill will have no expenditure impact for DOI.

**Public Employee Benefit Authority.** PEBA administers the State Health Plan for South Carolina. PEBA indicated on similar legislation that the State Health Plan does not use genetic information in any way that would be prohibited by this bill and would not change the operations of any plan that they administer. Therefore, this bill will have no expenditure impact for PEBA.

**State Revenue**

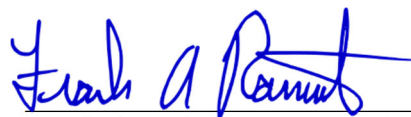
N/A

**Local Expenditure**

N/A

**Local Revenue**

N/A



Frank A. Rainwater, Executive Director