



# DOAA

Georgia Department  
of Audits & Accounts

**Greg S. Griffin**  
State Auditor

February 10, 2025

Honorable Eddie Lumsden  
Chairman, House Insurance Committee  
220-A State Capitol  
Atlanta, Georgia 30334

SUBJECT: Fiscal Note  
House Bill 124 (LC 52 0603)

Dear Chairman Lumsden:

The bill would require coverage for healthcare services for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infection (PANDAS) and pediatric acute onset neuropsychiatric syndrome (PANS). These diagnoses are associated with the onset of neuropsychiatric symptoms, such as obsessive and/or compulsive behaviors. Expenses associated with PANDAS and PANS include the diagnosis, treatment, appropriate management, or ongoing monitoring of a covered person's disorder, given that such services are supported by nationally recognized clinical practice guidelines. The benefits outlined in this bill would be subject to the same deductibles, coinsurance, copayment provisions, and other limitations established for all covered benefits. Covered health plans include the State Health benefit Plan, the health plan provided by the University System of Georgia, and Medicaid.

This bill is estimated to cost less than \$100,000 annually across all impacted agencies: the Georgia Department of Community Health (DCH), the Office of Commissioner of Insurance and Safety Fire (OCI), and the University System of Georgia (USG). Administrative costs are expected to be minimal, as current resources and staff were indicated to be sufficient for implementation of the bill.

The cost estimated for the three agencies are discussed in more detail below.

- **Department of Community Health** – DCH estimated that the bill would have little fiscal impact on the agency. DCH staff indicated that while there is no coverage for a PANDAS or PANS diagnosis, they do cover the treatment of any PANS/PANDAS symptoms related to other diagnoses. The agency noted that diagnosis codes typically are related to the symptomatic issues and that a shift to diagnosis codes for PANS/PANDAS would largely be offset by a reduction in the current codes. As a result, the total level of service is not expected to substantially change.
- **University System of Georgia** – USG operates a separate healthcare plan for its employees. Currently, USG does not provide coverage for the treatment of PANDAS or PANS, and the medical policy for the associated treatment is specifically excluded. Annual cost associated with these conditions can range from \$5,000 to \$25,000. USG staff indicated

that very few members have reported the diagnoses outlined in this bill, and they do not expect costs to exceed \$100,000 annually.

- **Office of Commissioner of Insurance and Safety Fire** – OCI is the administrative agency identified in this bill. It would ensure that health plans comply with the bill's provisions. OCI indicated that they do not estimate any fiscal impact, as it can implement the provisions outlined in this bill with current resources and staff.

Respectfully,



Greg S. Griffin  
State Auditor



Richard Dunn, Director  
Office of Planning and Budget

GSG/RD/pj