

2025 LEGISLATIVE BILL SUMMARY  
MISSISSIPPI INSURANCE DEPARTMENT

COMMISSIONER MIKE CHANEY

## 2025 Mississippi Legislative Session - Department of Insurance – Legislative Summary

### General:

<p>HB 1167 – State Fire Academy; rename certain facilities located on the premises of.</p>	<p>Approved: 3/21/2025 Effective: 7/1/2025</p>	<ul style="list-style-type: none"> <li>• This bill renames certain buildings located at the State Fire Academy. The named buildings are: <ul style="list-style-type: none"> <li>○ The Mary Ann Stevens State Fire Academy Education Building and Auditorium;</li> <li>○ The Commissioner George Dale Administration Building; and,</li> <li>○ The Bill Warren Apparatus Building.</li> </ul> </li> <li>• This bill also renames the Mississippi Workers’ Compensation Commission Building as the Liles Williams Workers’ Compensation Building.</li> </ul>
<p>HB 1174- Public adjusters licensure; revise provisions related to.</p>	<p>Approved: 4/17/2025 Effective: 7/1/2025</p>	<ul style="list-style-type: none"> <li>• Bill adopts certain provisions of the NCOIL Model Law designed to provide additional standards and requirements of Public Adjusters.</li> <li>• Section 83-17-501 is amended to provide definitions of “Person” and “Home State”;</li> <li>• Section 83-17-511 is amended to provide for additional requirements for the licensure of Public Adjusters, including a new requirement for a Public Adjuster to be able to demonstrate financial responsibility. The bill also provides additional requirements for the licensing of business entities as Public Adjusters and nonresident Public Adjusters;</li> <li>• Section 83-17-523 is amended to require additional contract terms in contracts between the Public Adjuster and the insured; and,</li> <li>• A new provision was adopted to provide that all funds received or held by a Public Adjuster on behalf of an insured toward the settlement of a claim shall be handled in a fiduciary capacity and deposited into certain fiduciary trust accounts.</li> </ul>

SB 2315- Bail; make certain amendments to provisions related to, provide when bond discharged.	Approved: 3/12/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>• Amends Sections 21-23-8; 83-39-7; and 99-5-25.</li> <li>• This Bill will require Court Clerks to accept Set-Aside Orders On Behalf of a Surety where the Surety was not provided with notice of the Defendant's failure to appear in a criminal court proceeding.</li> </ul>
SB 2412- Insurance Holding Company Act; include NAIC Group Capital Calculations test requirements	Approved: 3/6/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>• The revisions implement a Group Capital Calculation (GCC) for the purpose of group solvency supervision and a Liquidity Stress Test (LST) for the purpose of macroprudential surveillance.</li> <li>• The revisions include provisions allowing the commissioner to grant exemptions to GCC for groups meeting the standards set forth the Holding Company Act without the requirement to file at least once.</li> </ul>
SB 2894- Cybersecurity insurance; include in Mississippi Insurance Guaranty Association statutes.	Approved: 3/12/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>• This bill amends the Sections 83-23-109 and 83-23-115 to explicitly include "cybersecurity insurance" in its scope. Cybersecurity insurance covers losses and damages resulting from cyberattacks, including data breaches, system failures, and other cyber incidents.</li> <li>• By including cybersecurity insurance, the bill ensures that policyholders with this type of coverage will also be protected by the Guaranty Association in the event of an insurer's insolvency.</li> </ul>

**Health:**

HB 17 – An Act to Create the Protecting Patient Access to Physician-Administered Drugs Act	Signed Without Governor's Signature: 3/21/2025 Effective: 3/21/2025	<ul style="list-style-type: none"> <li>• This bill was enacted to ensure patient access to physician-administered drugs and related services furnished to persons covered under a health insurance contract, by ensuring that health insurance issuers do not interfere with patient's freedom.</li> <li>• The bill establishes that health insurance issuers and pharmacy benefit managers cannot refuse to authorize or pay for covered physician-administered drugs by participating providers or impose additional fees on covered persons beyond cost-sharing amounts. Furthermore, all provider agreements, must include language mandating that covered drugs must be payable if all medical necessity criteria are met, regardless of the source of the drugs, if they comply with the federal Drug Supply Chain Security Act.</li> <li>• Section 75-24-5 is amended to include that failure to comply of the provisions of the bill shall be considered a violation.</li> <li>• This bill was effective upon passage.</li> </ul>
HB 856 - Pharmacy Practice Act; extend repealer on and make various changes to.	Approved: 4//23/2025 Effective: 4/23/2025	<ul style="list-style-type: none"> <li>• The repeal date for Sections 73-21-71 through 73-21-129, which pertain to the State Board of Pharmacy, is extended from July 1, 2025, to July 1, 2029;</li> <li>• The bill also revises the Prescription Monitoring Program, clarifies provisions regarding returning outdated drugs to manufacturers, and repeals specific sections related to pharmacy licensing.</li> </ul>
SB 2401 - Study Committee on the certification of Health Benefit Plans and Insurers; create.	Approved: 3/6/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>▪ Creates a study committee to review the certification of health benefit plans and health insurance issuers, including, but not limited to, health benefit plans that provide for the financing and delivery of health care services to persons enrolled in said plans, and the providing of health care services by participating</li> </ul>

		<p>providers. The study committee shall make a file a report of its finding and recommendations including recommended legislation by 12/1/25.</p> <ul style="list-style-type: none"> <li>▪ The Commissioner of Insurance is a member of this study committee.</li> </ul>
SB 2415 - . Health insurance and employee benefit plans; extend repealer on mandated coverage for telemedicine services.	<p>Approved: 3/12/2025 Effective: 6/30/2025</p>	Amends Section 83-9-351 to extend the repealer on mandated coverage for telemedicine services to 7/1/28.

### Property and Casualty:

HB 959 - Comprehensive Hurricane Damage Mitigation Program; extend repealer on.	<p>Approved: 3/12/2025 Effective: 7/1/2025</p>	Amends Section 83-1-191 to extend the repealer on the Comprehensive Hurricane Damage Mitigation Program to 7/1/28.
HB 1611 - Property and casualty insurance coverage; require 45-day notice before change in coverage of.	<p>Approved: 3/21/2025 Effective: 7/1/2025</p>	Amends §§83-5-28, 83-11-5, 83-11-7 and 71-3-77 to require insurance companies to issue notices for renewal, cancellation, reduction of coverage or nonrenewal of property and casualty insurance, automobile insurance and workers' compensation insurance not less than 45 days before the effective date of the renewal, cancellation, reduction of coverage or nonrenewal.

### Fire Services:

HB 999 - Modular home; revise definition as used under the Uniform Standards Code for Factory-Built Homes Law.	<p>Approve: 3/12/2025 Effective: 7/1/2025</p>	<ul style="list-style-type: none"> <li>• Amends Section 75-49-3 to revise the definition on the term "modular home" as used under the Uniform Standards Code for Factory-Built Homes Law.</li> <li>• The new definition requires the modular home to be constructed in accordance with the most current version of the residential building code adopted by the Mississippi Building</li> </ul>
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		<p>Code Council, and installed in compliance with the manufacturer's installation guidelines.</p> <ul style="list-style-type: none"> <li>• Hunting and fishing camps are expressly exempt from the building code requirements.</li> </ul>
SB 2210 - Fireworks; revise dates of sale and reduce violation to misdemeanor.	<p>Approve: 3/21/2025 Effective: 7/1/2025</p>	<ul style="list-style-type: none"> <li>• Amends 45-13-9 to revise the dates during which fireworks may be sold in this state.</li> <li>• Under this bill, fireworks may be sold from May 23<sup>rd</sup> to July 12<sup>th</sup>; and December 5<sup>th</sup> to January 9<sup>th</sup>.</li> <li>• Section 45-13-15 was amended to reduce a violation from a felony to a misdemeanor.</li> </ul>
SB 2802 - Fire Protection Fee.	<p>Approve: 4/23/2025 Effective: 7/1/2025</p>	<ul style="list-style-type: none"> <li>• Amends §§ 83-1-37 and 83-1-39 by providing funding for the County and Municipal Fire Rebate Funds through the insurance tax diversion, and also a through a direct diversion from the Nonadmitted Policy Fee.</li> <li>• § 83-34-4 is amended by revising the diversion methodology for the Nonadmitted Policy Fee.</li> <li>• Beginning July 1, 2025, the Nonadmitted Policy Fee will be diverted and deposited in the following manner: <ul style="list-style-type: none"> <li>○ First Responders Health and Safety Trust Fund - \$500K</li> <li>○ MWUA - \$12M</li> <li>○ Then, after these monies are diverted and deposited, the remaining funds would be diverted and deposited in the following manner: <ul style="list-style-type: none"> <li>▪ 40% to RFTAAP</li> <li>▪ 30% to the County Fire Rebate Fund</li> <li>▪ 30% to the Municipal Fire Rebate Fund</li> </ul> </li> <li>○ The monies diverted and deposited into the Fire Rebate Funds pursuant to SB 2802 will not be available for disbursement to the counties and municipalities until FY27.</li> </ul> </li> </ul>

### Appropriation: 2025 First Extraordinary Session

HB 21 – Appropriation, State Fire Academy	Approve: 6/4/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>• \$7M general appropriation;</li> <li>• \$300K special funds appropriation: <ul style="list-style-type: none"> <li>○ \$100K is to be used for the refurbishment of the campus water system as used for instruction;</li> <li>○ \$75K to match a federal grant for the purchase of Pumper Engine Simulators; and,</li> <li>○ 75K to match a federal grant for the purchase of Self-Contained Breathing Apparatus for students.</li> </ul> </li> <li>• Additionally, \$1.8M is reappropriated to reauthorize the expenditure of funds for the purchase of a Specialty Rescue Truck and Replacement of Health Building Components.</li> </ul>
HB 22 – Appropriation, Insurance Department.	Approve: 6/4/2025 Effective: 7/1/2025	<ul style="list-style-type: none"> <li>• \$13.5M general appropriation.</li> <li>• \$28M special funds appropriation: <ul style="list-style-type: none"> <li>○ \$3M is provided for LOSAP;</li> <li>○ \$11.5M to Municipal Fire Rebate Funds;</li> <li>○ \$11.5M to County Volunteer Fire Rebate Funds;</li> <li>○ \$500K to the First Responders Health and Safety Trust Fund;</li> <li>○ \$130K for the Propane Education and Research Funds; and</li> <li>○ \$2M for the Rural Fire Truck Matching Assistance Fund.</li> </ul> </li> <li>• \$7.5M to RFTAAP.</li> <li>• The Legislature did not disburse monies currently in the Annual Fire Fund for FY26.</li> <li>• As the Legislature did not reappropriate the approximately \$5M in the Hurricane Damage Mitigation Program Trust Fund, that program will not operate during FY26, and Round One of the Grant Awards, which was scheduled to begin on 7/1/25, was accordingly cancelled.</li> </ul>