2026 LEGISLATIVE BILL SUMMARY

Mississippi Insurance Department

Commissioner Mike Chaney

2026 MISSISSIPPI LEGISLATIVE SESSION - DEPARTMENT OF INSURANCE – LEGISLATIVE SUMMARY

GENERAL:

HB 1171 - Grants; increase oversight, accountability	Approved: 3/30/2026 Effective: 1/1/2027	This bill creates a comprehensive, state-wide framework to enhance oversight, accountability, and transparency in the administration of state and federal grants awarded to nongovernmental organizations (NGOs) and quasi-public entities.
HB 1332 - Insurance producer license; require testing	Approved: 3/13/2026 Effective: 7/1/2026	This bill amends § 83-17-59 to require the outside testing service that administers producer examinations for MID must develop, administer, and score the exams in accordance with NAIC standards and best practices.
HB 1651 - State agencies; prohibit certain spending	Approved: 4/13/2026 Effective: 7/1/2026	This act amends § 27-104-203 to create an exception on the prohibition on state agencies charging each other a fee for short-term rental for event spaces. The new provision allows a state agency to bill another state agency, a public university, or a public community/junior college for the short-term rental of event space that the charging agency owns, operates, or manages, provided the charge does not exceed 50% of the agency's standard rate for similar use.
HB 1713 - State Sponsored Life Insurance Program	Approved: 3/13/2026 Effective: 7/1/2026	Creates and authorizes a new State Sponsored Life Insurance Program for Mississippi National Guard members, to be offered exclusively through the National Guard Association of Mississippi (NGAMS) and under the authority of 37 USC 707. Also amends § 25-15-201 to authorize the Military Department to procure and pay for group death and dismemberment insurance for National Guard members (and their estates/beneficiaries) up to $25,000 per person for death or dismemberment occurring while on authorized state military duty.
SB 2653 - Mississippi IT Optimization Act; enact	Approved: 3/13/2026 Effective: 7/1/2026	This act creates the Mississippi IT Optimization Act and establishes the Statewide Information Technology Optimization Program within the Department of Information Technology Services (ITS) to centrally plan, develop, implement, and oversee a statewide enterprise IT architecture across all state agencies.

SB 2654 - State Security Operations Center; create	Approved: 4/1/2026 Effective: 7/1/2026	Creates the State Security Operations Center (SSOC) within ITS to deliver statewide cybersecurity. Will provide continuous monitoring, threat detection, incident response, and security orchestration, while offering technical support to enforce statewide cybersecurity requirements and to execute ITS responsibilities in compliance with the statewide framework established in § 25-53-201.
SB 2699 - State Health Plan; extend repealer	Approved: 3/13/2026 Effective: 7/1/2026	This act amends § 25-15-15 to extend the repeal date of the State and School Employees Life and Health Insurance Plan to July 1, 2030.
SB 2794 - Law Enforcement Officers and Fire Fighters	Approved: 3/19/2026 Effective: 7/1/2026	Amends § 45-2-1 of the Mississippi Code to broaden and modernize the Law Enforcement Officers and Fire Fighters Death Benefits program. Revises the definition of "Cause of Death" to remove the suicide/self-inflicted injury limitation.

HEALTH:

HB 343 - Income tax; authorize credit for certain employers providing individual coverage health reimbursement arrangement (ICHRA) to employees	Approved: 3/16/2026 Effective: 1/1/27	Creates a new, targeted state tax credit through the Department of Revenue (DOR) to promote the use of Individual Coverage Health Reimbursement Arrangements (ICHRA) in Mississippi. A new code section in Chapter 7, Title 27 establishes a nonrefundable income tax credit for small employers that (a) have fewer than 50 employees, (b) are liable for Mississippi income tax, and (c) offer an ICHRA instead of a traditional employer-provided health plan. Provides up to $400 per covered employee in the first taxable year and up to $200 per covered employee in the second taxable year, contingent on the employers ICHRA contributions meeting or exceeding prior benefit levels or prior plan contributions; with an overall annual cap of $1 million. Employers must claim the credit on their annual state tax return and submit documentation verifying eligibility and submit a report to DOR every three years after claiming the credit. DOR is empowered to adopt rules to implement the program.

HB 565 - Health benefit plans and Medicaid; revise (Jill's Law)	Approved: 3/16/2026 Effective: 7/1/2026	Establishes a comprehensive mandate to cover biomarker testing across health benefit plans, including Mississippi's Medicaid program and the State and School Employees Health Insurance Plan, when tests are supported by medical and scientific evidence. • Defines biomarker concepts and expands the definition of health care services to explicitly include diagnosing and screening for disease. • Key coverage triggers include labeled indications for FDA approved or cleared tests, indicated tests for FDA-approved drugs, warnings on FDA approved drug labels, CMS/NCDs or MAC determinations, and recommendations from nationally recognized guidelines or independent consensus statements. • Plans must implement policies that avoid care disruptions and excessive sampling, and they must promptly update medical policies (60 days post-enactment with 30 days notice before changes take effect). • Denials of biomarker testing must include detailed written justification, and prior authorization provisions must align with existing timelines. The Department of Insurance may audit compliance with these sections. • In Medicaid, the bill adds a biomarker testing provision requiring the fee schedule to include appropriate CPT and PLA codes within 60 days of enactment. • Also clarifies that it becomes effective for plans entered or renewed after July 1, 2026.
HB 856 - Advanced, metastatic cancer; delete repealer	Approved: 3/16/2026 Effective: 6/30/2026	Removes the repealer from § 83-9-8.1 and § 83-9-36 thereby permanently ensuring the statutory protections regarding the prohibition of mandating step therapy for patients with advanced, metastatic cancer. For further guidance, see MID Bulletin 2026-7.
HB 1117 - Creating Transparency in Dental Services	Approved: 3/17/2026 Effective: 3/17/2026	• This Act creates a new transparency framework for dental health care service plan premiums by requiring every dental carrier to compute and report a Dental Loss Ratio (DLR) to MID, using a specified calculation that isolates patient-care spending from administrative and non-reimbursing costs. • The DLR must be reported annually, beginning with calendar year

		2025 data due by June 30, 2026, in a format as established by MID. • The DLR data will be publicly posted in a searchable format on the MID website, with the Commissioner authorized to request additional information (30-day response window) to verify data. • The Commissioner must summarize and report the collected data to the Senate and House Insurance Committees by December 1, 2026, and annually thereafter. • The act excludes Medicaid, CHIP, and other state-sponsored plans, and takes effect upon passage. For further guidance, see MID Bulletin 2026-8
SB 2018 - MS National Guard Tricare Premium Program	Approved: 3/13/2026 Effective: 3/13/2026	Enacts a new program within the Mississippi Military Department to reimburse eligible members of the Mississippi National Guard for their premiums under the Tricare Reserve Select Health Care Plan.
SB 2704 - Association Self-Funded Health Benefit Plan	Approved: 3/16/2026 Effective: 10/1/2026	This act creates a new framework (the Association Self-Funded Health Benefit Plan Coverage Act) to expand group health coverage options for professional and trade associations in Mississippi. • Permits member employees or self-employed individuals to enroll in self-funded association health benefit plans that are domiciled in another state or regulated by another federal or state authority. • To qualify for an exemption from Mississippi's Title 83 insurance laws, such plans must demonstrate extensive compliance with defined criteria. Plans meeting these requirements are exempt from most Mississippi insurance regulations but must annually certify ongoing eligibility. • The act requires clear notices to participants about non-regulation by Mississippi and lack of guaranty association protection, and it mandates licensing for third-party administrators. • Producers licensed to sell health insurance may assist with plan reviews. • Authorizes the Commissioner to engage experts for determinations, to charge a filing fee, and to enforce cross-state court orders. • For further guidance, see 19 Miss. Admin. Code, Pt. 3, Ch. 20.

PROPERTY AND CASUALTY:

SB 2409 - Strengthen MS Homes Act	Approved: 4/13/2026 Effective: 4/13/2026	Creates the Strengthen Mississippi Homes Act, establishing a comprehensive mitigation program under the Department of Insurance to retrofit insurable homes against hurricane, tornado, hail, and other catastrophic windstorms. • Renames and expands the prior program, requiring IBHS Fortified designation as the basis for eligible retrofit grants, with grants capped at $10,000 per single-family, primary-residence dwelling. • The bill codifies many of the grant eligibility requirements found in 19 Miss. Admin. Code, Part 5, Chapter 7. • Annual funding for SMH is established by increasing the certificate of authority filing fee to $50 (with a 2026 split between the General Fund and the Strengthen Mississippi Homes Fund). • MID is allowed to contract with other state or federal agency, MWUA, or any appropriate entity to administer a mitigation program on their behalf. • Creates the Strengthen Mississippi Homes Advisory Council to provide oversight. • Requires annual reporting to the Governor and Legislature (by December 1) and public posting. • MID will promulgate regulations regarding grant eligibility, funding, and implementation of the program.

FIRE MARSHAL/FIRE SERVICES:

HB 939 - MS Length-of-Service Award Program (LOSAP)	Approved: 4/13/2026 Effective: 7/1/2026	Restructures Mississippi's fire-safety funding and administration. It extends the life of the LOSAP program to July 1, 2030, and renames the insurance department to the Mississippi Department of Insurance. • Creates two new state special funds, the FIRE Grant Fund and the Fire Equipment Grant Fund, to support municipal and county fire safety, equipment, and life-saving measures. • Moves existing Rural Fire Truck and related funds into the FIRE Grant Fund by mid-2026, with unobligated balances transferred by July 10, 2026. The act establishes grant programs with defined matching rules (truck grants up to 50% or 70% for first-time applicants; equipment grants up to 70%; certain countywide programs capped at $100,000) and requires a multifactor scoring system and a Fire Rating Plan (one-year and three-year) for eligibility. • Repeals the Rural Fire Truck Acquisition programs and redefines non-

		admitted policy fee allocations, directing funds (in varying schedules) toward the FIRE Grant Fund, the Mississippi First Responders Health and Safety Trust Fund, and related municipal and county fire funds. • A Fire Grant Committee and Advisory Committee are created to guide scoring and award decisions; application deadlines (May 1) and a department decision window (90 days) after committee recommendations. • Additionally, requires the State Fire Marshal and Rating Bureau to adhere to age-restriction guidance and maintenance standards (NFPA 1900) for fire apparatus evaluations. • For further guidance, see MID Bulletin 2026-4.
SB 2787 – School districts; require to test liquefied petroleum gas piping systems in their facilities.	Approved: 3/19/2026 Effective: 7/1/2026	This act mandates that school districts in Mississippi are required to annually test their liquefied petroleum gas (LPG) piping systems. The testing must comply with specific standards set by the National Fire Protection Association and the State Liquefied Compressed Gas Board. For further guidance, see MID Bulletin 2026-6.

APPROPRIATIONS:

HB 1910 - Appropriation; Fire Academy	Approved: 3/25/2026 Effective: 7/1/2026	$7.84 million from the General Fund and $480,000 from a special fund. • Includes capital expenditures include funds for refurbishing the campus water system and replacing the vehicle pool, with specific reappropriations for those projects subject to remaining unexpended balances.
HB 1911 – Appropriation; Insurance, Department	Approved: 4/7/2026 Effective: 7/1/2026	$13,610,726 million from the General Fund and $26,655,000 million from Special Funds to the Mississippi Department of Insurance. • Of the $26M appropriated from special funds, the monies shall be appropriated as follows: o State Fire Marshal services ($250k); o Municipal and County Fire Protection payments ($11.5M each); o LOSAP ($3M); o First Responders health funds ($500k); and, o Propane education & research ($130k).

		• Grants the Department authority to escalate up to $15M for the Strengthen Mississippi Homes Program and to hire additional staff for its administration.
SB 3104 - Appropriation; various state agencies	Approved: 4/8/2026 Effective: 4/8/2026	This act provides four new special-fund appropriations for FY2026-2027, one of which is $12,000,000 to MID for the transfer of non-admitted policy fees to the Mississippi Windstorm Underwriting Association.