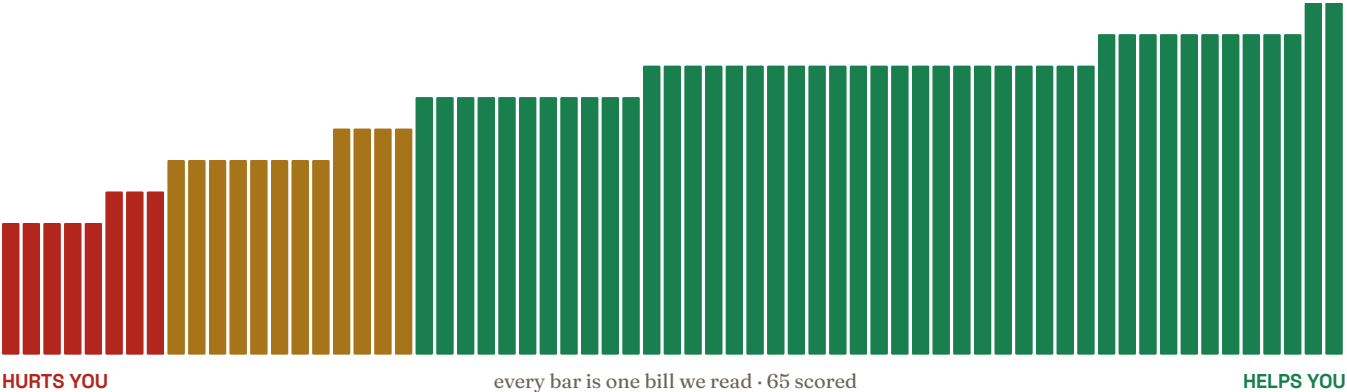




OBILLERATE • WATCHDOG

Arizona Bill Book 2026

The Arizona bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 65 Arizona bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

- 3/10** SB1801 **The Deductions Operators Bill** — Free bet deductions give wagering operators tax breaks
- 3/10** HB2345 **The Seize Trucks Bill** — Arizona bill lets state seize trucks of undocumented drivers
- 3/10** HB2288 **The Foreign Profits Bill** — Big companies get a tax break on their foreign profits
- 3/10** HB2256 **The Salvage Dealers Bill** — Salvage dealers get faster title if owners don't pay
- 3/10** HB2832 **The Private School Bill** — Allows private school families to stack state voucher money
- 4/10** HB2119 **The Data Centers Bill** — Arizona bill offers tax breaks for new data centers
- 4/10** HB2447 **The Nurse Anesthetists Bill** — Insurers must pay nurse anesthetists the same as doctors
- 4/10** HB2459 **The Mobile Home Bill** — Mobile home landlords could add new utility billing fees
- 5/10** HB2779 **The Dialysis Centers Bill** — New bill limits dialysis centers' advice on insurance plans
- 5/10** SB1066 **The Fake Science Bill** — Arizona bill lets state sue researchers for fake science

THE BEST — HIGHEST SCORING

- 10/10** HB2333 **The Active Lives Bill** — Health plans must cover specialized prosthetics for active lives
- 10/10** HB2489 **The Companies Prices Bill** — Arizona bill bans companies from tracking you to change prices
- 9/10** HB2709 **The Landlords Applications Bill** — Arizona bill stops landlords from overcharging for applications
- 9/10** HB2643 **The Consumer Fraud Bill** — Bad landlords could face consumer fraud lawsuits
- 9/10** SB1533 **The Health Insurance Bill** — New program aims to help consumers with health insurance claims
- 9/10** SB1771 **The Health Insurance Bill** — New bill aims to protect health insurance coverage for everyone
- 9/10** SB1795 **The Public List Bill** — Arizona wants public list of which bosses have workers' insurance
- 9/10** HB2407 **The Health Insurers Bill** — Stop health insurers from using computers to slash payouts
- 9/10** HB2617 **The Prostate Cancer Bill** — Arizona bill makes prostate cancer screenings free for high-risk men
- 9/10** HB2558 **The Cancer Patients Bill** — Forcing insurers to cover cooling caps for cancer patients

The Deductions Operators Bill

Free bet deductions give wagering operators tax breaks

AZ SB1801 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

The bill could cut state tax revenue that funds public services while giving betting firms a financial edge, so everyday people may see less funding for schools or roads.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (hurts) — reduces oversight.
Operators get tax breaks without added reporting.
- Rights & Protections** (neutral) — no direct rights change.
Does not affect consumer legal rights.
- Who Bears the Cost** (hurts) — tax revenue loss.
State taxpayers bear the cost of reduced receipts.
- Process Transparency** (neutral) — no new reporting.
No additional transparency requirements.

FOLLOW THE MONEY

Pushing for it: operators

Bearing the cost: state

THE BILL ITSELF

Event wagering; data

AZ SB1801

Introduced · recorded 2026-02-05

WHAT IT DOES

The bill lets betting companies subtract freebet promotions from their gross earnings, lowering the amount they pay in taxes.

WHO IT'S WRITTEN FOR

Event wagering operators

READ IT YOURSELF

[LegiScan — SB1801](https://legiscan.com/AZ/bill/SB1801/2026) — <https://legiscan.com/AZ/bill/SB1801/2026>

[Live status, community verdicts and how your own reps voted](https://www.obillerate.com/bill/az-sb1801-104252) — www.obillerate.com/bill/az-sb1801-104252

YOUR NOTES

The Seize Trucks Bill

Arizona bill lets state seize trucks of undocumented drivers

AZ HB2345 • Criminal Justice

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

The bill could strip undocumented truck drivers of their livelihood and add costly penalties for employers, while giving the state more money from seized vehicles; citizens should watch as it may target vulnerable workers.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (neutral) — adds felony for falsified license.
Adds criminal accountability for illegal drivers
- Rights & Protections** (hurts) — takes away vehicle and imposes felony.
Reduces driver rights
- Who Bears the Cost** (hurts) — shifts cost to drivers/employers.
Employer pays penalty equal to vehicle value
- Process Transparency** (neutral) — no new transparency provisions.
Standard process

HOW THEY VOTED

House • 2026-02-02 — passed

Yes 5R/3D • No 0R/0D

THE BILL ITSELF

Unlawful presence; commercial vehicle; forfeiture

AZ HB2345

Introduced · recorded 2026-01-15

WHAT IT DOES

The bill would let police take away a truck from an undocumented driver who uses a fake commercial license and force the driver or employer to pay.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

[LegiScan — HB2345](https://legiscan.com/AZ/bill/HB2345/2026) — <https://legiscan.com/AZ/bill/HB2345/2026>

[Live status, community verdicts and how your own reps voted](https://www.obillerate.com/bill/az-hb2345-078987) — www.obillerate.com/bill/az-hb2345-078987

YOUR NOTES

The Foreign Profits Bill

Big companies get a tax break on their foreign profits

AZ HB2288 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, big companies that do business around the world will get a special discount on their Arizona taxes. The bill changes the rules so that certain profits made in other countries do not count toward the company's state tax bill. When huge corporations pay less in taxes, the state has less money for schools, roads, and other public services. Everyday people end up carrying more of the weight. Now is the time...

WHY IT SCORES 3/10 — THE RECEIPTS

Accountability (neutral) — Neutral.

The bill does not directly affect legal accountability or lawsuits.

Rights & Protections (neutral) — Neutral.

The bill does not impact consumer rights or protections.

Who Bears the Cost (hurts) — Shifts burden to the public.

By reducing the tax burden on multinational corporations, the state loses revenue that...

Process Transparency (neutral) — Neutral.

The bill goes through standard legislative processes.

FOLLOW THE MONEY

Pushing for it: Multinational corporations

Bearing the cost: Arizona taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Income tax; subtraction; foreign dividends

AZ HB2288

Introduced · recorded 2026-01-20

WHAT IT DOES

This bill would let large multinational companies pay less in state taxes by allowing them to ignore certain profits they make overseas.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (AZ HB2288) — <https://apps.azleg.gov/BillStatus/BillOverview/84022>

LegiScan — HB2288 — <https://legiscan.com/AZ/bill/HB2288/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2288-073578

YOUR NOTES

The Salvage Dealers Bill

Salvage dealers get faster title if owners don't pay

AZ HB2256 • Money & Damages

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

The bill lets insurers and salvage dealers take control of abandoned cars quickly, pushing owners to pay storage fees or lose the vehicle, so they should watch the vote.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — owner rights reduced.
owner loses vehicle if not paid
- Rights & Protections (hurts)** — owner's control over vehicle limited.
title transferred to dealer after notice period
- Who Bears the Cost (hurts)** — fees shift to owners.
owner must pay storage and title fees
- Process Transparency (neutral)** — notice requirements add some transparency.
dealer must send certified mail notices

FOLLOW THE MONEY

Pushing for it: Salvage dealers
Bearing the cost: Vehicle owners

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Salvage vehicles; abandoned; insurance claim

Engrossed · recorded 2026-02-23

If an insurance claim is denied, the dealer can keep the car and sell it unless the owner pays fees and picks it up in time.

Salvage dealers

Official text (AZ HB2256) – <https://apps.azleg.gov/BillStatus/BillOverview/83977>

LegiScan – HB2256 – <https://legiscan.com/AZ/bill/HB2256/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2256-071876

The Private School Bill

Allows private school families to stack state voucher money

AZ HB2832 • Money & Damages

3/10

OBLITERATE

Hurts everyday people



1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

Right now, Arizona law says families must choose between an Empowerment Scholarship Account or a tax-credit scholarship. This bill crosses out that rule. By letting parents stack both payouts, it funnels even more taxpayer money toward private schools. This drains resources from the general fund and public schools where most kids learn.

WHY IT SCORES 3/10 — THE RECEIPTS

Funding Tilt (hurts) — Allows stacking of state-subsidized education funds..

The bill deletes the clause that prevents a student from accepting a School Tuition...

Accountability (hurts) — Removes a financial guardrail..

By striking the concurrent use ban, it allows double-dipping into different state-backed...

FOLLOW THE MONEY

Pushing for it: Private school families

Bearing the cost: Public schools and taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

STOs; ESAs; student eligibility

Introduced · recorded 2026-01-20

This bill lets parents collect two different types of state-funded private school vouchers for the same child at the same time.

The Wealthy / Donors

Official text (AZ HB2832) – <https://apps.azleg.gov/BillStatus/BillOverview/84664>

LegiScan – HB2832 – <https://legiscan.com/AZ/bill/HB2832/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2832-083480

The Data Centers Bill

Arizona bill offers tax breaks for new data centers

AZ HB2119 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

The bill could lure data center companies to Arizona and create jobs, but it also reduces tax money that could fund schools and services, so voters should watch it now.

WHY IT SCORES 4/10 — THE RECEIPTS

- Accountability (hurts)** — Limited oversight and appeals only after revocation..
Authority can revoke tax relief with minimal public accountability.
- Rights & Protections (neutral)** — No direct impact on personal legal rights..
Bill does not change citizens' ability to sue or protect themselves.
- Who Bears the Cost (helps)** — Tax loss shifts to all Arizona taxpayers..
Tax relief reduces state revenue, effectively costing the public.
- Process Transparency (neutral)** — Application process defined but details kept confidential..
Procedures are set, but some information is not public.

FOLLOW THE MONEY

Pushing for it: Data center owners

Bearing the cost: Taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Computer data center; application; deadline

Introduced · recorded 2026-01-12

The bill would give tax breaks to owners of new data centers that meet big investment rules, shifting that revenue loss to Arizona taxpayers.

Data centers

Official text (AZ HB2119) – <https://apps.azleg.gov/BillStatus/BillOverview/83749>

LegiScan – HB2119 – <https://legiscan.com/AZ/bill/HB2119/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2119-064937

The Nurse Anesthetists Bill

Insurers must pay nurse anesthetists the same as doctors

AZ HB2447 • Healthcare & Insurance

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Right now, insurance companies usually pay nurses less than doctors for putting you to sleep before surgery. This bill would make insurers pay nurse anesthetists the higher doctor rate. While this is a big win for these nurses, insurance companies will probably raise your monthly premiums to cover the extra cost. It is a tug-of-war between two big groups over money, and everyday patients might end up footing the bill.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (neutral) — Neutral.

The bill does not change anyone's right to sue or hold providers accountable.

Rights & Protections (neutral) — Neutral.

This is a payment dispute between providers and insurers, not a change to patient rights.

Who Bears the Cost (hurts) — Negative.

Forcing insurers to pay higher rates to nurses will likely cause them to raise premiums...

Process Transparency (neutral) — Neutral.

Does not affect public records or government transparency.

FOLLOW THE MONEY

Pushing for it: Nurse Anesthetists

Bearing the cost: Insurance Companies and Consumers

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

HOW THEY VOTED

House • 2026-02-25 — passed

Yes 15R/17D • No 16R/6D

Insurance; reimbursement rates; nurse anesthetist

Engrossed · recorded 2026-02-26

This bill would force health insurance companies to pay nurse anesthetists the same amount of money they pay doctors for the exact same work.

Nurse Anesthetists

Official text (AZ HB2447) – <https://apps.azleg.gov/BillStatus/BillOverview/84219>

LegiScan – HB2447 – <https://legiscan.com/AZ/bill/HB2447/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2447-080233

The Mobile Home Bill

Mobile home landlords could add new utility billing fees

AZ HB2459 · Housing & Property

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Mobile home residents often live on tight budgets. This bill would allow landlords to tack a new administrative fee onto utility bills. While the bill caps the fee at \$8 to stop extreme charges, it still means higher monthly costs for people who rent space in these parks.

WHY IT SCORES 4/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral impact.
The bill does not significantly change legal accountability for either party.
- Rights & Protections** (neutral) — Mixed impact.
It caps the new fee at \$8 and requires clear disclosure, but it still introduces a new...
- Who Bears the Cost** (hurts) — Cost shifts to renters.
Tenants would have to pay a new administrative fee of up to \$8 on top of their actual...
- Process Transparency** (helps) — Requires disclosure.
The rental agreement must clearly list the utility services charged and the exact amount...

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

House · 2026-02-17 — passed
Yes 32R/25D · No 0R/0D

Mobile home parks; submetering; fees

Engrossed · recorded 2026-02-17

This bill would let mobile home park owners add an extra fee of up to \$8 when they bill renters for utilities like water or electricity.

Mobile home park landlords

Official text (AZ HB2459) – <https://apps.azleg.gov/BillStatus/BillOverview/84231>

LegiScan – HB2459 – <https://legiscan.com/AZ/bill/HB2459/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2459-079835

The Dialysis Centers Bill

New bill limits dialysis centers' advice on insurance plans

AZ HB2779 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If this bill passes, people needing dialysis might struggle to find the right insurance. Now is the time to speak up for better support.

WHY IT SCORES 5/10 — THE RECEIPTS

- Rights & Protections (hurts)** — Limits patient support.
The bill restricts dialysis centers from providing insurance advice.
- Process Transparency (helps)** — Nonprofits must notify patients.
Nonprofits must notify individuals before stopping premium assistance.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

Health care; premiums; insurance; dialysis

AZ HB2779

Introduced · recorded 2026-01-22

WHAT IT DOES

This bill would stop dialysis centers from helping patients choose health insurance plans, which could make it harder for them to get coverage.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (AZ HB2779) — <https://apps.azleg.gov/BillStatus/BillOverview/84620>

LegiScan — HB2779 — <https://legiscan.com/AZ/bill/HB2779/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2779-083112

YOUR NOTES

The Fake Science Bill

Arizona bill lets state sue researchers for fake science

AZ SB1066 • Your Right to Sue

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

People could gain a tool to stop bogus studies, but big labs and pharma stay safe from lawsuits, and any fines end up in the state budget instead of helping victims.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (helps)** — Adds a new way to hold researchers accountable..
Civil actions can be brought by state officials for fraudulent research.
- Rights & Protections (neutral)** — Creates a right to sue but also carves out exemptions..
Exempts accredited universities and drugmanufacturerfunded research.
- Who Bears the Cost (hurts)** — Penalties go to government funds, not victims..
Civil penalties are deposited in the state or county general fund.
- Process Transparency (neutral)** — No major changes to how cases are handled..
Actions require clear and convincing evidence.

FOLLOW THE MONEY

Pushing for it: State general fund
Bearing the cost: Researchers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Civil liability; fraudulent scientific research

Introduced · recorded 2026-01-15

Arizona could sue scientists who publish fake research, but universities and drug makers would be exempt, and penalties would go to the state.

Universities and drug manufacturers

Official text (AZ SB1066) – <https://apps.azleg.gov/BillStatus/BillOverview/83690>

LegisScan – SB1066 – <https://legiscan.com/AZ/bill/SB1066/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-sb1066-060649

The Active Lives Bill

Health plans must cover specialized prosthetics for active lives

AZ HB2333 · Healthcare & Insurance

10/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, insurance companies often refuse to pay for prosthetic limbs designed for sports or showering. They claim these items are not needed for basic health. This bill would change the rules. It would force insurers to cover devices that let people live full, active lives. It would also stop them from slapping unfair fees on amputees or denying coverage based on a disability. If this passes, people who need artificial...

WHY IT SCORES 10/10 — THE RECEIPTS

- Rights & Protections (helps)** — Massively expands consumer rights by forcing insurers to cover life-enhancing medical devices..
Requires coverage for prosthetics needed for physical activities and showering, and bans...
- Who Bears the Cost (helps)** — Shifts the massive cost of specialized prosthetics away from patients and onto insurance companies..
Bans separate, more restrictive cost-sharing requirements for prosthetics.
- Accountability (helps)** — Forces insurers to justify their choices..
Requires insurers to issue coverage denials in writing and mandates an annual state...
- Process Transparency (neutral)** — Neutral impact on government transparency..
The bill focuses on insurance rules rather than public records or open meetings.

FOLLOW THE MONEY

Pushing for it: People who need prosthetics
Bearing the cost: Health insurance companies

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

House · 2026-02-09 — passed
Yes 5R/5D · No 2R/0D

Insurance; prosthetics; orthotics; reporting requirements

Introduced · recorded 2026-01-21

This bill would force health insurance companies to pay for prosthetic limbs that let people run, swim, and shower without charging them unfair extra fees.

Everyday People

Official text (AZ HB2333) – <https://apps.azleg.gov/BillStatus/BillOverview/84077>

LegiScan – HB2333 – <https://legiscan.com/AZ/bill/HB2333/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2333-078766

The Companies Prices Bill

Arizona bill bans companies from tracking you to change prices

AZ HB2489 • Privacy & Data

10/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Have you ever noticed a flight or hotel get more expensive after you search for it a few times? This bill targets that kind of creepy pricing. It makes it illegal for companies to use your personal data, location, or browsing habits to charge you a customized price. Even better, it bans the fine print that blocks you from suing them in a real court, meaning you can actually team up with other customers to hold them...

WHY IT SCORES 10/10 — THE RECEIPTS

- Accountability (helps)** — Strong penalties and enforcement.
Fines companies \$3,500 per violation and allows the Attorney General to investigate.
- Rights & Protections (helps)** — Restores the right to sue.
Protects consumer privacy and explicitly voids fine-print contracts that block people...
- Process Transparency (helps)** — Clear rules for discounts.
Requires companies to clearly explain the rules if they offer standard discounts to...

FOLLOW THE MONEY

Pushing for it: Consumers
Bearing the cost: Companies per violation

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

Difference in pricing; prohibition; penalty

AZ HB2489

Introduced · recorded 2026-01-20

WHAT IT DOES

This bill stops companies from using your personal data to secretly charge you a higher price than someone else.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (AZ HB2489) — <https://apps.azleg.gov/BillStatus/BillOverview/84266>

LegiScan — HB2489 — <https://legiscan.com/AZ/bill/HB2489/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2489-081403

YOUR NOTES

The Landlords Applications Bill

Arizona bill stops landlords from overcharging for applications

AZ HB2709 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would make it fairer for people looking for a place to live. Landlords would have to be clear about all costs upfront, so renters would not be surprised by extra fees for things like background checks or online payments. It would also stop landlords from charging for the same application more than once a year or for services like trash valet that a tenant might not want. Some landlords might say these fees help...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be more accountable for transparent pricing and fair application fees..
The bill requires landlords to disclose all fees upfront and limits what they can charge...
- Rights & Protections (helps)** — Protects renters from hidden fees and excessive application costs..
By limiting application fees, requiring cost transparency, and allowing tenants to...
- Who Bears the Cost (helps)** — Shifts some potential costs away from renters..
Renters would no longer bear the cost of duplicate application fees, inflated background...
- Process Transparency (helps)** — Increases transparency in rental agreements and advertising..
Landlords would be required to disclose all periodic rent and mandatory fees clearly on...

FOLLOW THE MONEY

Pushing for it: Renters
Bearing the cost: Landlords

WHO'S BEHIND IT

Democrat-sponsored (OR / 21D)

Landlord tenant; applications; fees; disclosures

Introduced · recorded 2026-01-20

This bill would stop landlords from charging too much for applications and hidden fees, helping renters save money and understand costs better.

Everyday People

Official text (AZ HB2709) – <https://apps.azleg.gov/BillStatus/BillOverview/84519>

LegiScan – HB2709 – <https://legiscan.com/AZ/bill/HB2709/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2709-083308

The Consumer Fraud Bill

Bad landlords could face consumer fraud lawsuits

AZ HB2643 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give tenants a powerful new way to hold landlords accountable. If a landlord breaks the rules in Arizona's rental laws, like not fixing things or charging unfair fees, this bill would let people use consumer fraud laws to take them to court. This means tenants could get help from the state's consumer protection office and might get more money back if they win. Landlords might say this makes it too easy to sue...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would face stronger legal action for breaking rules..
The bill makes landlord violations subject to consumer fraud enforcement, increasing...
- Rights & Protections (helps)** — Tenants would have a new way to protect themselves from unfair landlord practices..
By classifying landlord violations as consumer fraud, tenants gain access to additional...
- Who Bears the Cost (neutral)** — No direct cost shift is stated in the bill text..
The bill does not specify new fees or costs for either landlords or tenants, but...
- Process Transparency (neutral)** — The bill does not change how laws are made or shared..
The bill focuses on enforcement mechanisms, not legislative process transparency.

FOLLOW THE MONEY

- Pushing for it:** Tenants who win consumer fraud cases
- Bearing the cost:** Landlords found guilty of consumer fraud

WHO'S BEHIND IT

Democrat-sponsored (OR / 16D)

Residential landlord tenant; consumer fraud

Introduced · recorded 2026-01-20

This bill would let people sue landlords for consumer fraud if they break rental rules, making it easier to fight unfair practices.

Everyday People

Official text (AZ HB2643) – <https://apps.azleg.gov/BillStatus/BillOverview/84461>

LegiScan – HB2643 – <https://legiscan.com/AZ/bill/HB2643/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2643-082295

The Health Insurance Bill

New program aims to help consumers with health insurance claims

AZ SB1533 • Consumer Protection

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, it could make it easier for you to get the health insurance help you need. Now is the time to support it.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increased accountability for health insurers.
Insurers face penalties for wrongful claims denials
- Rights & Protections (helps)** — Strengthens consumer rights.
Consumers get better support and information about their claims
- Who Bears the Cost (neutral)** — Costs are unclear but aimed at insurers.
Insurers may face costs from penalties but consumers gain support
- Process Transparency (helps)** — Increases transparency in claims process.
Annual reports will show how insurers handle claims

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Health insurance; claims; consumer assistance

Introduced · recorded 2026-02-02

This bill would help people understand and settle their health insurance claims better.

Everyday People

Official text (AZ SB1533) – <https://apps.azleg.gov/BillStatus/BillOverview/85145>

LegiScan – SB1533 – <https://legiscan.com/AZ/bill/SB1533/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-sb1533-100601

The Health Insurance Bill

New bill aims to protect health insurance coverage for everyone

AZ SB1771 · Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, it will help many people get the care they need without worrying about unfair rules or costs. Now is the time to support it.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Protects consumers from unfair insurance practices.

Ensures coverage for preexisting conditions and essential health benefits.

Accountability (helps) — Increases accountability for health insurers.

Requires insurers to provide clear information about coverage.

Who Bears the Cost (neutral) — Costs may shift to insurers.

Insurers will need to cover more services without raising costs for consumers.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

Health insurance; requirements; essential benefits

AZ SB1771

Introduced · recorded 2026-02-05

WHAT IT DOES

This bill would make sure health insurance covers important services and can't deny people based on their health.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (AZ SB1771) — <https://apps.azleg.gov/BillStatus/BillOverview/85453>

LegiScan — SB1771 — <https://legiscan.com/AZ/bill/SB1771/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-sb1771-104270

YOUR NOTES

The Public List Bill

Arizona wants public list of which bosses have workers' insurance

AZ SB1795 • Work & Wages

9/10 **LIBERATE**
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WHAT THIS MEANS FOR YOU

This bill would create a public list of businesses and their worker injury insurance. This means workers could easily check if their boss has the right insurance to pay for injuries on the job. Other businesses could also check if a company they hire has proper insurance, especially in construction, to make sure everyone is covered if something goes wrong. Some might say this adds extra paperwork for businesses, but it aims...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increases employer accountability.
Creates a public database to verify employer workers' compensation insurance.
- Rights & Protections (helps)** — Protects workers and other businesses.
Helps ensure workers are covered by making employer insurance information publicly...
- Who Bears the Cost (neutral)** — Administrative costs for state and insurers.
The state commission and insurance companies would have new duties to collect and...
- Process Transparency (helps)** — High transparency.
Establishes a publicly accessible database for workers' compensation insurance policies.

FOLLOW THE MONEY

- Pushing for it:** Workers and businesses that contract with others
- Bearing the cost:** Arizona state commission, insurance companies, some employers (administrative burden)

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

THE BILL ITSELF

Worker's compensation; database; notice; commission

AZ SB1795 Introduced · recorded 2026-02-09

WHAT IT DOES

This bill would make a public list of which bosses have worker injury insurance, so you can check if your boss or a contractor is covered.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (AZ SB1795) — <https://apps.azleg.gov/BillStatus/BillOverview/85464>

LegiScan — SB1795 — <https://legiscan.com/AZ/bill/SB1795/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-sb1795-103885

YOUR NOTES

The Health Insurers Bill

Stop health insurers from using computers to slash payouts

AZ HB2407 · Healthcare & Insurance

9/10

LIBERATE

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WHAT THIS MEANS FOR YOU

Health insurance companies often use computer programs to automatically downgrade medical claims so they can pay less than what the doctor billed. When insurers do this, doctors lose money and might even pass the extra cost on to you. This bill forces insurers to have a real human doctor review the claim before they can cut the payout. It also gives your doctor a fair chance to fight back if the insurer refuses to pay the...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Forces insurers to use human reviewers..
Bans automated final decisions and requires a peer doctor to review the claim before...
- Process Transparency (helps)** — Requires clear reasons for paying less..
Insurers must provide the specific reason, clinical rules used, and the name of the...
- Rights & Protections (helps)** — Creates a strong appeals process..
Gives doctors 180 days to appeal and allows them to group similar denied claims together.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Insurance; claims processing; downcoded claims

Introduced · recorded 2026-01-22

This bill stops health insurance companies from using computer programs to automatically lower the amount they pay your doctor for your medical care.

Healthcare Providers

Official text (AZ HB2407) – <https://apps.azleg.gov/BillStatus/BillOverview/84170>

LegiScan – HB2407 – <https://legiscan.com/AZ/bill/HB2407/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2407-080178

The Prostate Cancer Bill

Arizona bill makes prostate cancer screenings free for high-risk men

AZ HB2617 · Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, high-risk men might skip life-saving prostate cancer screenings because of copays or deductibles. This bill forces insurance companies to cover the full cost for men over 40 who have a family history, carry certain genes, are of African descent, or are veterans exposed to Agent Orange. It is a straightforward win for patients that removes a financial barrier to catching cancer early.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Expands healthcare access.

Mandates that insurers cover life-saving cancer screenings without charging patients...

Who Bears the Cost (helps) — Saves patients money.

Shifts the cost of diagnostic screenings from the patient to the insurance company.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Insurance; prostate cancer; cost sharing

Introduced · recorded 2026-01-22

This bill would ban health insurance companies from charging high-risk men out-of-pocket costs for in-network prostate cancer screenings.

Everyday People

Official text (AZ HB2617) – <https://apps.azleg.gov/BillStatus/BillOverview/84427>

LegisScan – HB2617 – <https://legiscan.com/AZ/bill/HB2617/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2617-082000

The Cancer Patients Bill

Forcing insurers to cover cooling caps for cancer patients

AZ HB2558 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Losing your hair during cancer treatment is hard enough. Right now, insurance companies can refuse to pay for cooling caps that save a patient's hair. This bill changes the rules. If an insurance plan covers chemotherapy, it would also have to cover the cooling cap. This is a big win for patients because it forces insurers to pick up the tab for something that makes a scary illness a little easier to handle.

WHY IT SCORES 9/10 — THE RECEIPTS

- Rights & Protections (helps)** — Expands patient rights.
Gives cancer patients the right to have scalp cooling treatments covered by their...
- Who Bears the Cost (helps)** — Insurers pay.
Shifts the cost of expensive cooling caps from the patient to the health insurance...
- Accountability (helps)** — Strict mandate.
Insurance companies will not be allowed to deny this specific coverage if they cover...

FOLLOW THE MONEY

- Pushing for it:** Cancer patients
- Bearing the cost:** Health insurance companies

WHO'S BEHIND IT

Democrat-sponsored (OR / 11D)

THE BILL ITSELF

Insurance; cancer; chemotherapy; scalp cooling

AZ HB2558

Introduced · recorded 2026-01-20

WHAT IT DOES

This bill would force health insurance companies to pay for special cooling caps that help cancer patients keep their hair during chemotherapy.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (AZ HB2558) — <https://apps.azleg.gov/BillStatus/BillOverview/84369>

LegiScan — HB2558 — <https://legiscan.com/AZ/bill/HB2558/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/az-hb2558-082339

YOUR NOTES



ABOUT THIS BOOK

Arizona Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

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