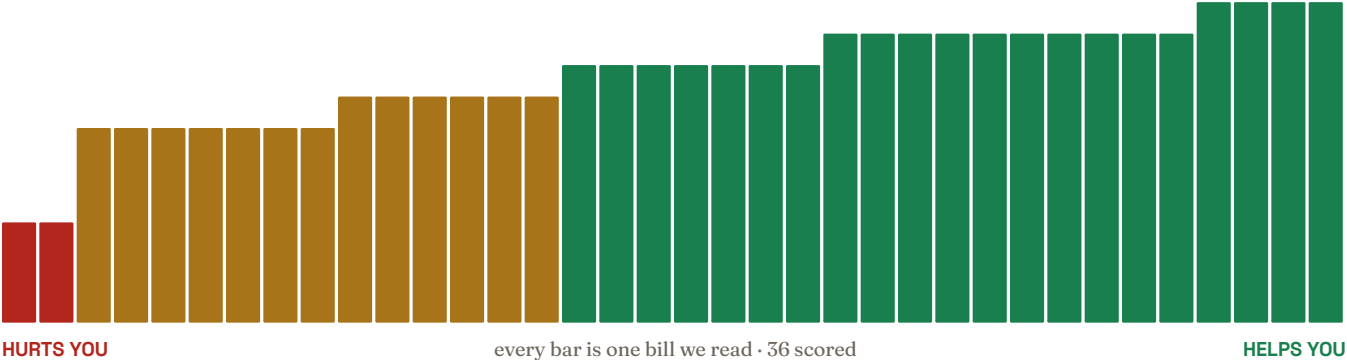




OBILLERATE • WATCHDOG

Tennessee Bill Book 2026

The Tennessee 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 36 Tennessee 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

2/10	HB0809	The Pesticide Makers Bill — Pesticide makers shielded from lawsuits over label claims
2/10	SB0527	The Pesticide Makers Bill — Pesticide makers get immunity from label lawsuits in Tennessee
5/10	HB2577	The Study Requirement Bill — Tennessee bill removes old study requirement for Medicare policies
5/10	SB1722	The Insurers Labs Bill — Tennessee bill stops insurers from underpaying labs
5/10	SB1134	The Study Health Bill — Tennessee to study health insurer claim denials
5/10	HB0424	The Asks Study Bill — Tennessee bill asks study on making tax credits transferable
5/10	HB1252	The Credit Beer Bill — Old tax credit for destroyed beer is being removed
5/10	HB1327	The Drop Legislative Bill — Tennessee bill would drop legislative approval for housing tax credits
5/10	SB2195	The Private School Bill — Tennessee wants to join a federal private school tax credit
6/10	SB2584	The Data Centers Bill — Data centers can click a box for tax breaks, promise good behavior

THE BEST — HIGHEST SCORING

9/10	HB1291	The Improve Mental Bill — New bill aims to improve mental health insurance coverage
9/10	SB1248	The Drug & Alcohol Bill — Mental health coverage must match drug and alcohol treatment
9/10	HB0952	The Hire & Train Bill — Small businesses would get help to hire and train workers
9/10	HB1387	The Healthcare Until Bill — Keeps kids on state healthcare until they turn eighteen
8/10	HB0221	The Obscene Content Bill — Tennessee bill lets people sue over obscene content
8/10	SB0467	The Obscene Content Bill — Tennessee bill lets people sue for obscene content
8/10	SB0552	The Medicare Supplement Bill — Medicare supplement refunds get longer window in Tennessee
8/10	SB0205	The Preeclampsia Mothers Bill — New bill aims to cover preeclampsia testing for mothers
8/10	HB0951	The Clean Energy Bill — Tennessee bill offers tax credits for clean energy upgrades
8/10	HB1374	The Speculative Ticket Bill — Tennessee bans speculative ticket resale by thirdparty sellers

The Pesticide Makers Bill

Pesticide makers shielded from lawsuits over label claims

TN HB0809 • Your Right to Sue

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If passed, everyday folks could not hold pesticide companies accountable for misleading labels, letting them avoid court costs while consumers bear any harms.

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Reduces company accountability.
Shielding manufacturers from civil suits limits oversight.
- Rights & Protections (hurts)** — Cuts right to sue.
Consumers lose the ability to sue over label issues.
- Who Bears the Cost (hurts)** — Costs shift to public.
Companies avoid court costs; any harms fall on users.
- Process Transparency (neutral)** — No change in transparency.
Bill does not add new reporting or disclosure.

WHO'S BEHIND IT

Republican-sponsored (7R / 0D)

HOW THEY VOTED

House • 2025-03-18 — passed
Yes 11R/1D • No 2R/2D

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 43, Chapter 8, relative to pesticides.

TN HB0809

Introduced · recorded 2025-02-04

WHAT IT DOES

The bill would stop people from suing pesticide sellers if the label was EPAapproved when sold.

WHO IT’S WRITTEN FOR

Pesticide manufacturers

READ IT YOURSELF

Official text (TN HB0809) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB0809&ga=114>

LegiScan — HB0809 — <https://legiscan.com/TN/bill/HB0809/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb0809-954614

YOUR NOTES

The Pesticide Makers Bill

Pesticide makers get immunity from label lawsuits in Tennessee

TN SB0527 · Immunity & Accountability

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens could lose a key way to hold pesticide companies accountable, making it harder to get compensation if a product harms health or the environment.

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Reduces ability to hold pesticide makers accountable.
Immunity from civil labeling suits
- Rights & Protections (hurts)** — Limits right to sue for label issues.
Civil action barred if label was EPAapproved
- Who Bears the Cost (hurts)** — Costs shift to citizens who may suffer harm.
No civil recourse for damages
- Process Transparency (neutral)** — No change to procedural openness.
Bill text does not affect transparency

WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

HOW THEY VOTED

Senate · 2025-04-03 — passed
Yes 21R/0D · No 2R/5D

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 43, Chapter 8, relative to pesticides.

TN SB0527

Engrossed · recorded 2025-04-03

WHAT IT DOES

Pesticide sellers could not be sued for label problems as long as the label was EPAapproved when sold.

WHO IT’S WRITTEN FOR

Pesticide manufacturers

READ IT YOURSELF

Official text (TN SB0527) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=SB0527&ga=114>

LegiScan — SB0527 — <https://legiscan.com/TN/bill/SB0527/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb0527-948228

YOUR NOTES

The Study Requirement Bill

Tennessee bill removes old study requirement for Medicare policies

TN HB2577 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

This bill seems harmless but doesn't really help anyone. It is important to watch how changes like this can affect Medicare plans in the future.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — No clear accountability measures are added or removed..
The bill simply removes an old requirement.
- Rights & Protections** (neutral) — No new rights or protections are created..
The bill does not affect rights related to Medicare.
- Who Bears the Cost** (neutral) — Cost implications are unclear..
Removing the study requirement does not shift costs.
- Process Transparency** (neutral) — Transparency remains the same..
No new processes are introduced.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 8; Title 56 and Title 71, relative to medicare supplement policies.

WHAT IT DOES

WHO IT'S WRITTEN FOR

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb2577-105146

YOUR NOTES

The Insurers Labs Bill

Tennessee bill stops insurers from underpaying labs

TN SB1722 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

The bill would protect lab owners by guaranteeing fair pay, but it may push insurance costs up, which could raise your monthly premium.

WHY IT SCORES 5/10 — THE RECEIPTS

- accountability** (neutral) — Neutral impact on oversight.
Insurers must follow CMS rates but no new oversight body.
- rights & protections** (helps) — Boosts lab protections.
Labs cannot be forced to accept lower payments.
- who bears the cost** (hurts) — Potential premium increase.
Higher insurer payouts may be passed to consumers.
- process transparency** (helps) — Performance metrics requirement.
Insurers can set quality standards for labs.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 56, Chapter 7, Part 23, relative to medical laboratories.

TN SB1722 Introduced · recorded 2026-01-15

WHAT IT DOES

Insurers could not pay labs less than the CMS fee schedule, and they could force labs to meet quality standards.

WHO IT’S WRITTEN FOR

Medical labs

READ IT YOURSELF

Official text (TN SBI722) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=SB1722&ga=114>

LegiScan — SBI722 — <https://legiscan.com/TN/bill/SB1722/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb1722-082575

YOUR NOTES

The Study Health Bill

Tennessee to study health insurer claim denials

TN SB1134 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

If passed, the study could reveal patterns of unfair claim denials, helping lawmakers fix problems, but it costs taxpayers and may take time.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (helps) — adds oversight of insurer denials.
requires commission to evaluate and report
- Rights & Protections** (neutral) — does not change consumer rights.
no new rights or protections added
- Who Bears the Cost** (neutral) — state funds the study.
taxpayer cost not specified
- Process Transparency** (helps) — public report required.
findings go to legislative committees

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 4, Chapter 10 and Title 56, relative to studying reimbursements under policies of health insurers.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb1134-958783

YOUR NOTES

The Asks Study Bill

Tennessee bill asks study on making tax credits transferable

TN HB0424 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Citizens should watch because letting credits be transferred could help big companies move money around, but it might not change anyone's tax bill right now.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — requires department to report.
adds oversight through a mandated study
- Rights & Protections** (neutral) — no impact on personal rights.
does not affect individual legal protections
- Who Bears the Cost** (hurts) — study funding not specified.
potential taxpayer burden for the study
- Process Transparency** (helps) — mandates public report.
increases openness about tax credit options

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 67, Chapter 4, Part 20 and Title 67, Chapter 4, Part 21, relative to credits against franchise and excise tax liability.

Introduced · recorded 2025-01-28

The state would ask the revenue department to see if tax credits can be sold or given to other people or companies.

Businesses

Official text (TN HB0424) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB0424&ga=114>

LegiScan — HB0424 — <https://legiscan.com/TN/bill/HB0424/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb0424-944286

The Credit Beer Bill

Old tax credit for destroyed beer is being removed

TN HB1252 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Since this bill removes an outdated tax credit, it doesn't really help or hurt anyone now. It's just cleaning up old rules.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — No real impact on accountability..
The bill just removes an old tax credit.
- Rights & Protections** (neutral) — No change in rights or protections..
This is a cleanup of old tax rules.
- Who Bears the Cost** (neutral) — No cost shift involved..
This bill does not change who pays taxes.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 57 and Title 67, relative to taxes.

TN HB1252

Introduced · recorded 2025-02-06

WHAT IT DOES

This bill would get rid of an old tax credit for beer that was ruined in a flood over ten years ago.

WHO IT'S WRITTEN FOR

Nobody / Symbolic

READ IT YOURSELF

Official text (TN HB1252) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB1252&ga=114>

LegiScan — HB1252 — <https://legiscan.com/TN/bill/HB1252/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb1252-960010

YOUR NOTES

The Drop Legislative Bill

Tennessee bill would drop legislative approval for housing tax credits

TN HB1327 · Housing & Property

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Citizens could see more housing projects if developers get quicker tax breaks, but the state may lose revenue and lose a check on how credits are awarded.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (hurts)** — Legislative oversight removed.
Joint resolution requirement removed
- Rights & Protections (neutral)** — No direct impact on individual rights.
Neutral effect
- Who Bears the Cost (hurts)** — Tax credits reduce state revenue.
Revenue loss to taxpayers
- Process Transparency (hurts)** — Fewer legislative steps.
Less public record of credit approvals

WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

HOW THEY VOTED

House · 2025-03-12 — passed
Yes 5R/2D · No 0R/0D

AN ACT to amend Tennessee Code Annotated, Section 13-23-134 and Chapter 971 of the Public Acts of 2024, relative to tax credits.

TN HB1327

The Private School Bill

Tennessee wants to join a federal private school tax credit

TN SB2195 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

This bill is about school choice and taxes. If Tennessee joins this federal program, people who give money to scholarship groups will get a special tax break. Supporters say this helps kids afford private schools. Critics worry it is just a tax loophole for wealthy donors that pulls focus away from public schools. Right now, the bill is still being debated in a committee.

WHY IT SCORES 5/10 — THE RECEIPTS

- Funding Tilt (hurts)** — Encourages private school donations.
The bill rewards people who donate to private scholarship funds with tax breaks.
- Who Bears the Cost (neutral)** — Federal tax credit.
The tax break comes from the federal government, so it does not directly cut state funds.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 49, relative to federal scholarship tax credit.

Introduced · recorded 2026-02-02

The Data Centers Bill

Data centers can click a box for tax breaks, promise good behavior

TN SB2584 • Work & Wages

6/10 **TOLERATE**
Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

This bill would make it easier for large computer data centers to get tax breaks from Tennessee. They would be able to simply click a box to say they have not broken rules about worker layoffs, fair pay, or immigration laws in the last year. Supporters might say this makes it simpler for good companies to get their tax credits, saving time and paperwork. They might argue it helps bring more data centers and jobs to Tennessee...

WHY IT SCORES 6/10 — THE RECEIPTS

- Accountability (hurts)** — Less direct oversight..
The bill would allow qualified data centers to electronically certify compliance with...
- Rights & Protections (neutral)** — No direct change to rights..
The bill does not change worker rights or protections themselves, but rather the method...
- Who Bears the Cost (hurts)** — Taxpayers might cover lost revenue..
Granting tax credits to data centers means less state revenue, which could indirectly...
- Process Transparency (neutral)** — Procedural change, not transparency..
The bill focuses on the method of certification, not on making the process more or less...

FOLLOW THE MONEY

Pushing for it: Qualified data centers
Bearing the cost: Tennessee taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

Senate • 2026-03-10 — passed
Yes 8R/1D • No 0R/0D

AN ACT to amend Tennessee Code Annotated, Title 67, Chapter 6, relative to qualified data centers.

Introduced · recorded 2026-02-02

This bill would let big computer centers easily say they follow worker rules to get tax breaks, which might make it harder to check if they really do.

Data centers

Official text (TN SB2584) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=SB2584&ga=114>

LegiScan – SB2584 – <https://legiscan.com/TN/bill/SB2584/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb2584-106257

The Improve Mental Bill

New bill aims to improve mental health insurance coverage

TN HB1291 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, more people will get the mental health care they need without worrying about costs. Now is the time to support it.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Improves insurance accountability for mental health coverage..

Requires equal coverage for mental health, increasing accountability.

Rights & Protections (helps) — Enhances rights for mental health treatment..

Gives people better access to necessary mental health services.

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

Insurance companies will need to cover more services.

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

AN ACT to amend Tennessee Code Annotated, Title 4; Title 8; Title 33; Title 39; Title 49; Title 53; Title 56; Title 63; Title 68 and Title 71, relative to mental health.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb1291-960694

YOUR NOTES

The Drug & Alcohol Bill

Mental health coverage must match drug and alcohol treatment

TN SB1248 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, more people will get the mental health care they need. It is important to support this now to help everyone get equal treatment.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Improves mental health coverage..

This bill enhances rights to mental health care.

Accountability (helps) — Holds insurers accountable for mental health coverage..

It ensures insurance companies provide equal coverage.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 4; Title 8; Title 33; Title 39; Title 49; Title 53; Title 56; Title 63; Title 68 and Title 71, relative to mental health.

TN SB1248

 Introduced · recorded 2025-02-06

WHAT IT DOES

This bill would make sure health insurance covers mental health like it does for drug and alcohol issues.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (TN SB1248) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=SB1248&ga=114>

LegiScan — SB1248 — <https://legiscan.com/TN/bill/SB1248/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb1248-959155

YOUR NOTES

The Hire & Train Bill

Small businesses would get help to hire and train workers

TN HB0952 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill wants to help small businesses grow in Tennessee. It would give them tax breaks for hiring people from their towns and teaching them job skills. It would also give special money to businesses owned by women and minorities in places that need more jobs. Supporters would say this helps create jobs and makes local economies stronger. It could help people find work and learn new skills. Some might worry about where the...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Helps businesses grow, potentially leading to more jobs..
The bill would give tax credits for hiring locally and workforce training, and grants for...
- Rights & Protections (helps)** — Supports job creation and skill development..
The bill would authorize business tax credits for small businesses hiring locally or...
- Who Bears the Cost (helps)** — Taxpayers fund the credits and grants, but benefits could outweigh costs through economic growth..
The bill would authorize business tax credits and create grants, which would be funded by...
- Process Transparency (neutral)** — No specific details on process transparency are provided in the summary..
The official summary does not mention any changes to process transparency.

FOLLOW THE MONEY

Pushing for it: Small businesses, especially minority-owned and women-owned businesses.
Bearing the cost: State budget/taxpayers

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

AN ACT to amend Tennessee Code Annotated, Title 4, Chapter 3, Part 7 and Title 67, Chapter 4, relative to the "Small Business Growth and Empowerment Act."

Introduced · recorded 2025-02-04

This bill would give money help to small businesses, especially those owned by women and minorities, to hire people and teach them new skills.

Small businesses

Official text (TN HB0952) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB0952&ga=114>

LegiScan – HB0952 – <https://legiscan.com/TN/bill/HB0952/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb0952-955426

The Healthcare Until Bill

Keeps kids on state healthcare until they turn eighteen

TN HB1387 • Healthcare & Insurance

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, families have to fill out paperwork over and over to keep their kids insured. If they miss a letter in the mail, a sick child can lose their doctor. This bill would fix that by locking in a child's health coverage until they become an adult. It removes confusing rules and makes sure kids can get care when they need it.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Protects kids' healthcare.

The bill guarantees that children will not lose their doctor just because of missed...

Process Transparency (helps) — Cuts red tape.

Parents will not have to constantly prove their income to keep their kids insured.

Accountability (helps) — Holds the state responsible.

The state is banned from dropping kids from the program for minor rule changes.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

THE BILL ITSELF

AN ACT to amend Tennessee Code Annotated, Title 71, relative to TennCare.

TN HB1387

 Introduced · recorded 2025-02-06

WHAT IT DOES

This bill would let kids stay on state health insurance until they turn eighteen without making their parents constantly reapply.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (TN HB1387) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB1387&ga=114>

LegiScan — HB1387 — <https://legiscan.com/TN/bill/HB1387/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb1387-960836

YOUR NOTES

The Obscene Content Bill

Tennessee bill lets people sue over obscene content

TN HB0221 • Your Right to Sue

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Citizens could hold offenders accountable and get money for harms, while companies would face new lawsuits, so the bill could deter illegal porn and protect families.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — increases liability.
Allows individuals to sue commercial entities for obscene material
- Rights & Protections (helps)** — expands right to sue.
Gives victims the ability to recover damages and fees
- Who Bears the Cost (helps)** — shifts cost to companies.
Companies would pay damages, court costs, and attorney fees
- Process Transparency (neutral)** — no change.
Bill does not add new transparency requirements

WHO'S BEHIND IT

Republican-sponsored (12R / OD)

AN ACT to amend Tennessee Code Annotated, Title 28 and Title 39, relative to civil liability.

TN HB0221

The Obscene Content Bill

Tennessee bill lets people sue for obscene content

TN SB0467 • Your Right to Sue

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If passed, the bill gives people a new way to hold bad companies accountable for spreading illegal porn, which could deter them and protect families.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — adds civil liability.
commercial entities can be sued for damages
- Rights & Protections (helps)** — expands right to sue.
individuals may sue for obscene content
- Who Bears the Cost (helps)** — costs shift to businesses.
companies pay damages and fees
- Process Transparency (neutral)** — no new transparency measures.
bill does not change procedural rules

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 28 and Title 39, relative to civil liability.

TN SB0467

The Medicare Supplement Bill

Medicare supplement refunds get longer window in Tennessee

TN SB0552 • Healthcare & Insurance

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

The bill gives seniors a longer coolingoff period, so they can back out of a costly plan if they find a better option, and it forces insurers to clearly tell them about the refund window.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (neutral) — No change to accountability mechanisms..

The bill does not alter who can be held accountable for policy issues.

Rights & Protections (helps) — Expands consumer refund rights..

Extends the refund window, giving consumers more time to change their mind.

Who Bears the Cost (neutral) — No new cost shift identified..

The bill does not shift costs to consumers or the state.

Process Transparency (helps) — Requires clear notice on policies..

Insurers must print refund information prominently on the first page.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 4, Chapter 3, Part 13; Title 8; Title 55, Chapter 12; Title 56 and Title 71, relative to insurance.

WHAT IT DOES

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb0552-947966

YOUR NOTES

The Preeclampsia Mothers Bill

New bill aims to cover preeclampsia testing for mothers

TN SB0205 • Healthcare & Insurance

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, more pregnant women will get important tests without worrying about costs. It's a big step for better health care.

WHY IT SCORES 8/10 — THE RECEIPTS

Rights & Protections (helps) — Increases health coverage rights for pregnant women..

Women will have access to necessary testing.

Who Bears the Cost (helps) — Insurance companies will cover the costs..

Reduces out-of-pocket expenses for families.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT to amend Tennessee Code Annotated, Title 56; Title 63; Title 68 and Title 71, relative to coverage of biomarker testing for preeclampsia.

Introduced · recorded 2025-01-16

This bill would make sure pregnant women get tests for preeclampsia paid for by their health insurance.

Everyday People

Official text (TN SB0205) – <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=SB0205&ga=114>

LegiScan — SB0205 — <https://legiscan.com/TN/bill/SB0205/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-sb0205-923953

The Clean Energy Bill

Tennessee bill offers tax credits for clean energy upgrades

TN HB0951 • Consumer Protection

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Supporters say the credit will lower costs for green upgrades and create jobs, while opponents worry the state will lose tax revenue and the program may favor big energy firms.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — no new oversight.
Bill does not change who is accountable for energy projects
- Rights & Protections** (neutral) — no rights removed.
Bill does not affect personal rights
- Who Bears the Cost** (hurts) — tax credit reduces state revenue.
Cost shifts to taxpayers
- Process Transparency** (neutral) — standard legislative process.
Bill is in early stage

FOLLOW THE MONEY

Pushing for it: Renewable energy businesses
Bearing the cost: State taxpayers

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

AN ACT to amend Tennessee Code Annotated, Title 4, Chapter 3, Part 5 and Title 67, relative to energy.

TN HB0951

The Speculative Ticket Bill

Tennessee bans speculative ticket resale by thirdparty sellers

TN HB1374 • Consumer Protection

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Consumers would be protected from ticket scams, while small resellers lose a way to make money; the state would collect fines to enforce the rule.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — Adds enforcement and penalties for violators..
Creates a clear penalty and enforcement mechanism.
- Rights & Protections (helps)** — Protects consumers from speculative ticket scams..
Limits a reseller's ability to sell risky tickets.
- Who Bears the Cost (helps)** — Fines are levied on resellers, not consumers..
Costs of violations fall on the selling businesses.
- Process Transparency (neutral)** — No new transparency requirements added..
Bill does not change how decisions are made.

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

AN ACT to amend Tennessee Code Annotated, Title 47, relative to speculative tickets.

Introduced · recorded 2025-02-06

The bill would stop thirdparty sellers from offering speculative tickets and would let the attorney general's consumer office fine violators \$5,000 each.

Everyday People

Official text (TN HB1374) — <https://wapp.capitol.tn.gov/apps/Billinfo/Default?BillNumber=HB1374&ga=114>

LegiScan — HB1374 — <https://legiscan.com/TN/bill/HB1374/2025>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/tn-hb1374-960487



ABOUT THIS BOOK

Tennessee 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.

HOW TO CITE THIS

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