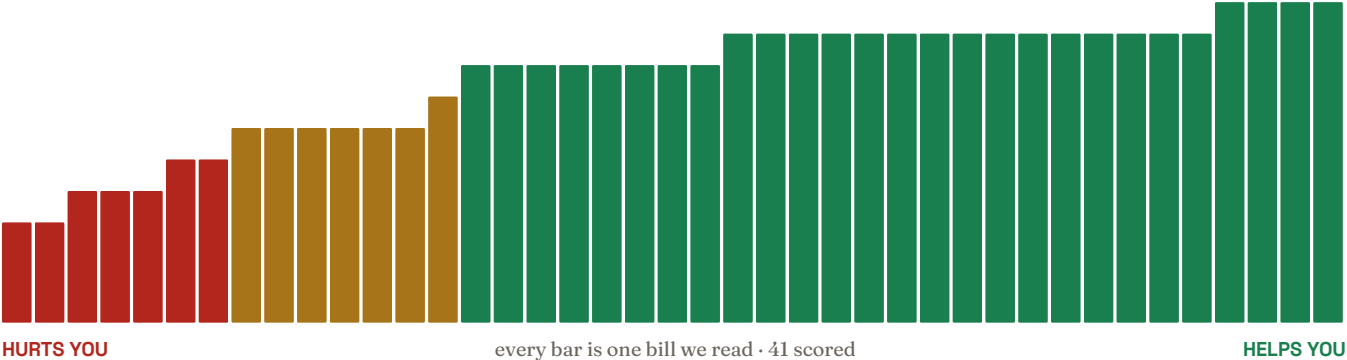




OBILLERATE • WATCHDOG

West Virginia Bill Book 2026

The West Virginia 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 41 West Virginia 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	SB35	The Employers Lawsuits Bill — Employers shielded from lawsuits for workers with expunged records
2/10	SB131	The Coal Companies Bill — State tax breaks for coal companies buying their own equipment
3/10	SB78	The Banks Serve Bill — Banks must serve gun shops, or face state penalties
3/10	HB4651	The Debt Collectors Bill — Debt collectors could add more fees in West Virginia
3/10	HB5262	The Green Upgrades Bill — State taxpayers would pay for green upgrades to private buildings
4/10	SB623	The Lure Data Bill — West Virginia offers tax breaks to lure data centers
4/10	HB5432	The Coal & Companies Bill — Coal and gas companies get tax breaks for disaster cleanup
5/10	HB4035	The Coal Plants Bill — Tax credit helps keep coal plants running, promises cheaper power
5/10	HB4013	The Proposes Flexible Bill — West Virginia proposes flexible tax credits for new businesses
5/10	HB4162	The Property Redevelopment Bill — West Virginia offers tax credits for property redevelopment projects

THE BEST — HIGHEST SCORING

9/10	HB4517	The Child Care Bill — West Virginia expands employer help for child care costs
9/10	HB5130	The Fights Revenge Bill — West Virginia bill fights revenge porn with lawsuits
9/10	SB460	The Tips Overtime Bill — No state tax on tips or overtime pay for West Virginia workers
9/10	SB156	The Refund Taxes Bill — West Virginia wants to refund car taxes in 30 days
8/10	HB4810	The Money Goes Bill — Dental plans must show where your money goes
8/10	SB548	The Dental Insurance Bill — Dental insurance must show where your money goes
8/10	SB760	The Warranty Protections Bill — Homeowners get new warranty protections for house improvements
8/10	HB5122	The Health Insurance Bill — New program could make health insurance cheaper for West Virginians
8/10	SB621	The Employee Child Bill — West Virginia helps companies pay for employee child care
8/10	HB4291	The Waive Fees Bill — State board could waive fees for new landscape architects

The Employers Lawsuits Bill

Employers shielded from lawsuits for workers with expunged records

WV SB35 • Your Right to Sue

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens could lose the ability to hold employers accountable for drugrelated harms and may be left without health coverage if they relapse, so they should speak up now.

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Employer liability limited.
Reduces ability to sue employers for employee actions.
- Rights & Protections (hurts)** — Right to sue reduced.
Limits employee's legal recourse against employer.
- Who Bears the Cost (hurts)** — Health costs shifted to employee.
Employers not required to cover addictionrelated health expenses.
- Process Transparency (neutral)** — Database and court crossreference required.
Adds a reporting system but does not increase public oversight.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Limiting liability of employers for persons whose criminal records are expunged

WV SB35

The bill would let employers avoid being sued and not pay health costs for workers whose drug-related crimes were erased.

Employers

Official text (WV SB35) —

LegiScan – SB35 – <https://legiscan.com/WV/bill/SB35/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-sb35-078655

The Coal Companies Bill

State tax breaks for coal companies buying their own equipment

WV SB131 • Money & Damages

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

This bill is a giant tax giveaway to the coal and natural gas industries. Normally, these companies pay a special tax when they take resources out of the ground. That money helps pay for things everyone needs, like schools and parks. While the bill does reward companies for fixing public roads, it also lets them skip paying taxes just for buying the normal equipment they need to run their own private businesses. When big...

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Allows fossil fuel companies to avoid paying their normal share of state taxes..
The bill creates a credit against the severance tax for private capital investments.
- Rights & Protections (neutral)** — Does not directly affect legal rights or consumer protections..
The bill is focused entirely on corporate tax credits.
- Who Bears the Cost (hurts)** — Shifts the burden of funding state services away from large corporations and onto regular taxpayers..
Reduces severance tax revenue by granting credits for purchasing private mining equipment...
- Process Transparency (neutral)** — Creates a standard application process for the tax credits..
Requires filing an application with the Secretary of Transportation and Tax Commissioner.

FOLLOW THE MONEY

Pushing for it: Coal and natural gas companies
Bearing the cost: West Virginia state budget

WHO'S BEHIND IT

Republican-sponsored (4R / 0D)

Creating credit against severance tax for certain infrastructure improvements

WV SB131

The Banks Serve Bill

Banks must serve gun shops, or face state penalties

WV SB78 • Consumer Protection

3/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

The bill would protect gun shops from being cut off by banks, but it could raise costs for banks and limit their ability to choose customers.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (helps)** — Adds civil penalties and AG enforcement..
Banks can be sued and face up to \$20,000 per violation.
- Rights & Protections (helps)** — Protects firearm businesses from discrimination..
Ensures they can get banking services.
- Who Bears the Cost (hurts)** — Potential costs shift to banks..
Banks may pay penalties and lose state business.
- Process Transparency (neutral)** — No new transparency requirements..
Standard civil action process applies.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Prohibiting financial institutions from discriminating against firearms businesses

Introduced · recorded 2026-01-14

Banks in West Virginia could not refuse service to gun makers or sellers, and could be sued if they do.

Firearms industry

Official text (WV SB78) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=78&year=2026&sessiontype=RS&btype=bill

LegisScan – SB78 – <https://legiscan.com/WV/bill/SB78/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-sb78-078857

The Debt Collectors Bill

Debt collectors could add more fees in West Virginia

WV HB4651 • Your Right to Sue

3/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Consumers could see higher debt balances and pay more for loans, while collectors gain more ways to collect money; now is the time to speak up before it passes.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability (hurts)** — Weakens oversight of debt collectors.
Bill reduces checks on collector fees
- Rights & Protections (hurts)** — Cuts consumer protections.
Removes requirement that both contract and law authorize fees
- Who Bears the Cost (hurts)** — Shifts cost to borrowers.
Consumers may pay more interest and fees
- Process Transparency (hurts)** — Limited public notice.
No new reporting or disclosure beyond existing

THE BILL ITSELF

Relating to unfair or unconscionable debt collection practices

WV HB4651

Introduced · recorded 2026-01-21

WHAT IT DOES

The bill would let collectors charge interest or fees as long as the contract or law says so, even if both aren't required.

WHO IT'S WRITTEN FOR

Debt collection

READ IT YOURSELF

[LegiScan — HB4651](https://legiscan.com/WV/bill/HB4651/2026) — <https://legiscan.com/WV/bill/HB4651/2026>

[Live status, community verdicts and how your own reps voted](https://www.obillerate.com/bill/wv-hb4651-088201) — www.obillerate.com/bill/wv-hb4651-088201

YOUR NOTES

The Green Upgrades Bill

State taxpayers would pay for green upgrades to private buildings

WV HB5262 • Housing & Property

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

Upgrading buildings to save energy is a great idea. But this bill forces everyday taxpayers to pay for it. It would let commercial landlords subtract the entire cost of their green renovations from their state taxes. When big businesses pay less in taxes, the state has less money for things like schools and roads. Regular people should not have to buy free property upgrades for wealthy landlords.

WHY IT SCORES 3/10 — THE RECEIPTS

- Who Bears the Cost (hurts)** — Shifts the cost of private property upgrades onto the public..
The bill gives a 100 percent tax credit for the cost of renovations, meaning the state...
- Funding Tilt (hurts)** — Directly subsidizes commercial businesses..
The tax credit is strictly limited to owners of buildings used for commercial purposes.
- Accountability (neutral)** — Neutral impact on legal accountability..
The bill does not change anyone's right to sue or seek justice.

FOLLOW THE MONEY

Pushing for it: Commercial property owners

Bearing the cost: State tax revenue

WHO'S BEHIND IT

Democrat-sponsored (OR / 2D)

Providing a tax credit for obtaining certain certifications by the United States Green Building Council Leadership in Energy and Environmental Design green building rating system

Introduced · recorded 2026-02-05

This bill would give commercial property owners a massive tax break to cover the full cost of making their buildings more environmentally friendly.

Big Business

Official text (WV HB5262) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=5262&year=2026&sessiontype=RS&btype=bill

LegiScan — HB5262 — <https://legiscan.com/WV/bill/HB5262/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb5262-108722

The Lure Data Bill

West Virginia offers tax breaks to lure data centers

WV SB623 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

Citizens could see less money for schools or roads because the state would lose tax income, while data center companies and coal producers would profit.

WHY IT SCORES 4/10 — THE RECEIPTS

Accountability (hurts) — Tax breaks reduce oversight of data center impacts.

Exemptions limit state ability to collect taxes

Rights & Protections (neutral) — No direct impact on personal rights.

Bill does not change individual legal protections

Who Bears the Cost (helps) — Tax revenue loss falls on taxpayers.

Exemptions shift cost from state to citizens

Process Transparency (neutral) — Standard application process.

Bill requires an application but adds no extra disclosure

FOLLOW THE MONEY

Pushing for it: Data centers

Bearing the cost: Taxpayers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Establishing economic incentives for data centers to locate within WV

WV SB623

Introduced · recorded 2026-01-27

WHAT IT DOES

The bill would give data centers big tax cuts and let them use coal power, which could lower state tax revenue and affect services.

WHO IT'S WRITTEN FOR

Data centers

READ IT YOURSELF

[Official text \(WV SB623\)](#) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=623&year=2026&sessiontype=RS&btype=bill

[LegiScan — SB623](#) — <https://legiscan.com/WV/bill/SB623/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/wv-sb623-094316

YOUR NOTES

The Coal & Companies Bill

Coal and gas companies get tax breaks for disaster cleanup

WV HB5432 • Money & Damages

4/10

OBLITERATE

Hurts everyday people



WHAT THIS MEANS FOR YOU

When a flood or storm hits, we need all the help we can get. But this proposed bill gives a special deal to wealthy mining and gas companies. Instead of paying their normal taxes to the state, they could use their own bulldozers to clean up and then write off the entire cost. It sounds helpful, but it really just lets big companies pay their taxes by doing construction work instead of giving money to the state. That would...

WHY IT SCORES 4/10 — THE RECEIPTS

- Accountability** (neutral) — The bill requires the state environmental department to approve the projects first..
Requires certification of the repair and recovery effort project from the Secretary of...
- Rights & Protections** (neutral) — Does not directly impact citizen rights or legal protections..
The bill focuses entirely on tax credits and does not alter liability or consumer rights.
- Who Bears the Cost** (hurts) — Shifts the cost of disaster cleanup from general state funds to a direct loss in tax revenue, benefiting specific companies..
Allows a 100 percent credit for expenditures, reducing severance tax revenue that would...
- Process Transparency** (neutral) — Creates a formal application process for the tax credits..
Applications must contain a detailed description of the work, timetable, and cost...

FOLLOW THE MONEY

Pushing for it: Extraction companies
Bearing the cost: State budget

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Relating to establishing disaster repair and recovery effort tax credit for taxpayers subject to the severance and business privilege tax in certain circumstances

Introduced · recorded 2026-02-11

This proposed bill would let mining and gas companies skip paying some of their state taxes if they help clean up after a natural disaster.

Coal, Oil, and Gas Companies

Official text (WV HB5432) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=5432&year=2026&sessiontype=RS&btype=bill

LegiScan — HB5432 — <https://legiscan.com/WV/bill/HB5432/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb5432-113888

The Coal Plants Bill

Tax credit helps keep coal plants running, promises cheaper power

WV HB4035 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Citizens could see lower electric bills if the credit keeps coal plants running, but the state will lose tax revenue and may delay a shift to cleaner energy.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (hurts)** — Reduces pressure on coal plants to fully fund pollution controls..
Tax credit lowers the amount they must pay, lessening accountability for environmental...
- Rights & Protections (neutral)** — No direct impact on individual rights..
Bill does not change consumer or citizen legal protections.
- Who Bears the Cost (hurts)** — State tax revenue is reduced, shifting cost to taxpayers..
Credit cuts the tax that would fund public services, effectively shifting burden to...
- Process Transparency (neutral)** — Rulemaking authority given to Tax Commissioner..
Procedures are standard and not unusually opaque.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Relating to providing a credit against the business and occupation tax imposed on coal-fired electric generating units to help off-set environmental compliance costs

Introduced · recorded 2026-01-14

The bill would let coal power companies lower their taxes by 35% of pollution control costs, hoping to keep plants open and electricity cheaper for residents.

Coal power plants

Official text (WV HB4035) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4035&year=2026&sessiontype=RS&btype=bill

LegiScan — HB4035 — <https://legiscan.com/WV/bill/HB4035/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb4035-078608

The Proposes Flexible Bill

West Virginia proposes flexible tax credits for new businesses

WV HB4013 • Money & Damages

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Tax credits could lure new factories and offices, promising more jobs for West Virginians, but they also cut state revenue that could fund schools or roads, so voters should watch the tradeoff.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Audits and reporting are required but oversight is limited..
The bill calls for annual reports and audits by the authority.

Rights & Protections (neutral) — No direct impact on personal rights..
The bill does not change any individual legal protections.

Who Bears the Cost (hurts) — Tax credits reduce state revenue, shifting cost to taxpayers..
Credits offset taxes that would otherwise fund public services.

Process Transparency (neutral) — The bill includes reporting requirements but the process is still early..
Requires annual reports and interagency cooperation.

WHO'S BEHIND IT

Republican-sponsored (11R / OD)

THE BILL ITSELF

Relating to the Mountaineer Flexible Tax Credit Act of 2026

WV HB4013

Introduced · recorded 2026-01-15

WHAT IT DOES

The bill would let companies that invest at least \$2.5million and create ten fulltime jobs claim a state tax credit, reducing the taxes they owe.

WHO IT'S WRITTEN FOR

Businesses

READ IT YOURSELF

[Official text \(WV HB4013\)](#) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4013&year=2026&sessiontype=RS&btype=bill

[LegiScan — HB4013](#) — <https://legiscan.com/WV/bill/HB4013/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/wv-hb4013-081502

YOUR NOTES

The Property Redevelopment Bill

West Virginia offers tax credits for property redevelopment projects

WV HB4162 • Housing & Property

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Supporters say the credits will bring jobs and revitalize blighted areas, while opponents warn that the state will lose revenue that could fund services for everyday residents.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (helps)** — Compliance reporting and penalties.
Annual reports and credit revocation for noncompliance
- Rights & Protections (neutral)** — No direct impact on personal rights.
Bill does not change individual legal rights
- Who Bears the Cost (hurts)** — Tax credits reduce state revenue.
Lost tax revenue ultimately falls on taxpayers
- Process Transparency (helps)** — Reporting requirements.
Annual compliance reports increase transparency

WHO'S BEHIND IT

Republican-sponsored (11R / OD)

THE BILL ITSELF

WV Economic Development and Property Revitalization Tax Credit

WV HB4162

Introduced · recorded 2026-01-14

WHAT IT DOES

The bill would let businesses claim tax credits for fixing up vacant buildings, reducing the money they pay to the state.

WHO IT'S WRITTEN FOR

Developers

READ IT YOURSELF

[Official text \(WV HB4162\)](#) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4162&year=2026&sessiontype=RS&btype=bill

[LegiScan — HB4162](#) — <https://legiscan.com/WV/bill/HB4162/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/wv-hb4162-079465

YOUR NOTES

The Child Care Bill

West Virginia expands employer help for child care costs

WV HB4517 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill aims to make it simpler and more rewarding for businesses to help their workers with child care costs. Right now, the tax credit mostly covers child care on the company's property. This bill would let companies get the credit for helping pay for child care at other places too, like a daycare down the street. It also makes the credit bigger and easier to use over many years. For regular people, this could mean more...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
This bill does not directly address accountability for harm, but it does incentivize...
- Rights & Protections** (helps) — Improves.
It expands the ability of employers to provide child care support, which can improve...
- Who Bears the Cost** (hurts) — Shifts to state.
The state would bear the cost of the increased tax credit through reduced tax revenue...
- Process Transparency** (neutral) — Normal.
The bill is moving through the regular legislative process, including committee review...

FOLLOW THE MONEY

Pushing for it: Employers providing child care
Bearing the cost: West Virginia state tax revenue

WHO'S BEHIND IT

Republican-sponsored (4R / 0D)

To maximize the utility and accessibility of West Virginia's child care tax credit for employers

Introduced · recorded 2026-01-19

This bill would make it easier for West Virginia employers to get tax money for helping with child care, which could mean more child care options for working parents.

Workers

Official text (WV HB4517) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4517&year=2026&sessiontype=RS&btype=bill

LegiScan – HB4517 – <https://legiscan.com/WV/bill/HB4517/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb4517-085631

The Fights Revenge Bill

West Virginia bill fights revenge porn with lawsuits

WV HB5130 • Privacy & Data

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would create a new way for people to take legal action if their private intimate pictures are shared without their okay. It means victims could get money for the harm caused, like emotional distress, and help cover their lawyer fees. This is important because it gives people a tool to fight back against harmful actions and protect their privacy. Some might say there need to be exceptions for things like reporting...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Holds people responsible.
Creates a civil action against those who intentionally disclose private intimate images...
- Rights & Protections (helps)** — Protects privacy and gives victims a voice.
Establishes a new right for individuals to sue when their private intimate images are...
- Who Bears the Cost (helps)** — Wrongdoer pays.
The person who illegally shares the images would be responsible for paying damages, not...
- Process Transparency (neutral)** — Standard legislative process.
The bill is going through the normal legislative steps.

FOLLOW THE MONEY

- Pushing for it:** Victims of unauthorized image disclosure
- Bearing the cost:** Individuals who disclose intimate images without consent

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Permitting civil remedies for the unauthorized disclosure of intimate images

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/wv-hb5130-104768

YOUR NOTES

The Tips Overtime Bill

No state tax on tips or overtime pay for West Virginia workers

WV SB460 • Work & Wages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a good thing for many workers in West Virginia. If it passes, people who earn tips, like restaurant servers, or who work extra hours for overtime pay, would get to keep more of their hard-earned money. The state wants to make it better for people to work and for tourists to visit by helping those in the service industry. This could mean more money in your pocket if you rely on tips or overtime. It is still very...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Not applicable.
This bill does not directly affect accountability for powerful groups or individuals.
- Rights & Protections** (neutral) — Not applicable.
This bill does not create or remove any specific rights or protections for ordinary...
- Who Bears the Cost** (helps) — Workers keep more money.
The bill would exempt tips and overtime pay from state personal income tax, meaning...
- Process Transparency** (neutral) — Not applicable.
There is no information to suggest this bill is being rushed or handled in an unclear way.

FOLLOW THE MONEY

Pushing for it: West Virginia workers earning tips or overtime
Bearing the cost: West Virginia state government (less tax revenue)

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

Establishing no tax on tips or overtime compensation

Introduced · recorded 2026-01-16

This bill would let West Virginia workers keep more of their tips and overtime pay by stopping the state from taxing that money.

Workers

Official text (WV SB460) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=460&year=2026&sessiontype=RS&btype=bill

LegiScan – SB460 – <https://legiscan.com/WV/bill/SB460/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-sb460-083973

The Refund Taxes Bill

West Virginia wants to refund car taxes in 30 days

WV SB156 • Money & Damages

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a straightforward win for West Virginians. Right now, if you pay property taxes on your car, you have to wait until you file your state income taxes to get that money credited back to you. This bill cuts out the waiting game, automatically sending you a refund check or direct deposit within 30 days of paying your bill. It puts your money back in your pocket faster and with less paperwork.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral.
The bill does not affect legal accountability or lawsuits.
- Rights & Protections** (helps) — Improves access to funds.
Taxpayers get their money back much faster without having to navigate tax forms.
- Who Bears the Cost** (helps) — Shifts burden to state.
The state takes on the administrative work of processing the refund automatically, saving...
- Process Transparency** (helps) — Strict deadline.
The bill sets a clear 30-day deadline for the state to issue the refund.

FOLLOW THE MONEY

Pushing for it: West Virginia taxpayers
Bearing the cost: State of West Virginia

WHO'S BEHIND IT

Republican-sponsored (3R / 0D)

Streamlining rebate process for motor vehicle property taxes

Introduced · recorded 2026-01-14

This bill would automatically refund your motor vehicle property taxes within 30 days of payment, rather than making you wait to claim it on your yearly tax return.

Everyday People

Official text (WV SB156) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=156&year=2026&sessiontype=RS&btype=bill

LegisScan – SB156 – <https://legiscan.com/WV/bill/SB156/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-sb156-079307

The Money Goes Bill

Dental plans must show where your money goes

WV HB4810 • Healthcare & Insurance

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If passed, West Virginians could see more of their dental premiums go to actual treatment and get lower costs, while dentists won't be forced to pay creditcard fees.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Enforcement by commissioner.

Commissioner can penalize carriers for violations

Rights & Protections (helps) — Adds consumer transparency.

Consumers get clear info on how premiums are used

Who Bears the Cost (helps) — Rebates shift cost to insurers.

Insurers must refund premium money if care spending is low

Process Transparency (helps) — Annual reporting required.

Public can see loss ratios for each plan

WHO'S BEHIND IT

Republican-sponsored (10R / OD)

THE BILL ITSELF

Relating to dental health care service plans

WV HB4810

Introduced · recorded 2026-01-26

WHAT IT DOES

The bill would force dental insurers to publish how they spend premiums and give a rebate if they spend too little on care.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

[Official text \(WV HB4810\)](#) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4810&year=2026&sessiontype=RS&btype=bill

[LegiScan — HB4810](#) — <https://legiscan.com/WV/bill/HB4810/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/wv-hb4810-093439

YOUR NOTES

The Dental Insurance Bill

Dental insurance must show where your money goes

WV SB548 • Healthcare & Insurance

8/10 **LIBERATE**
Helps everyday people

1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

If passed, West Virginia residents will see more of their dental premiums used for care, and dentists will be protected from hidden fees, but insurers may raise prices to cover costs.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Transparency and reporting increase accountability..

Annual MLR reports filed with commissioner and public posting.

Rights & Protections (helps) — Protects dentists from feecharging payment methods..

No payment method can charge dentists fees unless they agree.

Who Bears the Cost (hurts) — Cost shift to insurers, not consumers..

Premium reduction rebates shift cost to carriers if MLR not met.

Process Transparency (helps) — Public posting of loss ratios improves transparency..

Commissioner must post aggregate MLR data online.

FOLLOW THE MONEY

Pushing for it: Consumers

Bearing the cost: Insurance carriers

WHO'S BEHIND IT

Republican-sponsored (6R / 1D)

THE BILL ITSELF

Requiring transparency of dental health care insurance products

WV SB548

Introduced · recorded 2026-01-20

WHAT IT DOES

The bill would force dental insurers to report how they spend premiums, ban feecharging payment methods, and give rebates if care spending is low.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

[Official text \(WV SB548\)](#) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=548&year=2026&sessiontype=RS&btype=bill

[LegiScan — SB548](#) — <https://legiscan.com/WV/bill/SB548/2026>

[Live status, community verdicts and how your own reps voted](#) — www.obillerate.com/bill/wv-sb548-086332

YOUR NOTES

The Warranty Protections Bill

Homeowners get new warranty protections for house improvements

WV SB760 • Consumer Protection

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Homeowners could get better protection and cheaper fixes, while contractors may face higher costs, so the bill deserves public attention now before it passes.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — Adds disciplinary powers for the licensing board..
Board can revoke, suspend, or fine contractors for violations.
- Rights & Protections (helps)** — Creates mandatory warranty rights for homeowners..
Contracts must include express warranties and cannot limit them.
- Who Bears the Cost (helps)** — Costs of repairs shift to contractors, not homeowners..
Contractors must fix defects at no expense to the owner.
- Process Transparency (helps)** — Requires clear display of arbitration clauses..
ADR provisions must be in bold, capitalized text and located prominently.

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

Establishing certain rights for purchasers of residential improvements

Introduced · recorded 2026-02-05

The bill would force contractors to give homeowners a oneyear warranty on major work and stop them from limiting that warranty.

Everyday People

Official text (WV SB760) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=760&year=2026&sessiontype=RS&btype=bill

LegiScan – SB760 – <https://legiscan.com/WV/bill/SB760/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-sb760-108525

The Health Insurance Bill

New program could make health insurance cheaper for West Virginians

WV HB5122 • Healthcare & Insurance

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

If this bill passes, more people in West Virginia could get affordable health insurance. Now is the time to support it so everyone can have better access to health care.

WHY IT SCORES 8/10 — THE RECEIPTS

Rights & Protections (helps) — Provides more health insurance options.

Creates a new plan for those not qualifying for Medicaid or Medicare.

Who Bears the Cost (neutral) — Federal funding may help cover costs.

The bill seeks to maximize federal dollars to support the program.

Process Transparency (helps) — Includes an advisory council for oversight.

An advisory council will help guide the program's implementation.

WHO'S BEHIND IT

Democrat-sponsored (OR / 1D)

Creating the Affordable Medicaid Buy-in Program

Introduced · recorded 2026-02-03

This bill would create a new health insurance option for people who can't get Medicaid or Medicare, helping them afford care.

Everyday People

Official text (WV HB5122) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=5122&year=2026&sessiontype=RS&btype=bill

LegiScan – HB5122 – <https://legiscan.com/WV/bill/HB5122/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb5122-104696

The Employee Child Bill

West Virginia helps companies pay for employee child care

WV SB621 • Work & Wages

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would help working families by making it easier and cheaper for companies to offer child care at work. When businesses get a tax break for helping with child care, it can mean more spots for kids or lower costs for parents. This is a good thing for families who need help finding safe places for their children while they work. Some might say that giving tax money back to companies means less money for other state...

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — No direct impact on accountability for bad actors..
The bill focuses on tax incentives for child care, not on holding anyone accountable for...
- Rights & Protections** (helps) — Helps parents access child care..
By making employer-provided child care more affordable for businesses, this bill could...
- Who Bears the Cost** (hurts) — State taxpayers would cover the cost of the tax credits..
The tax credit means less money for the state budget, shifting the cost of supporting...
- Process Transparency** (neutral) — Standard legislative process..
The bill is moving through the regular legislative steps, with no signs of being rushed...

FOLLOW THE MONEY

Pushing for it: Employers and their employees

Bearing the cost: State tax revenue

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

Providing tax credit to corporations for existing employer-provided child care facilities

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/wv-sb621-094415

YOUR NOTES

The Waive Fees Bill

State board could waive fees for new landscape architects

WV HB4291 • Work & Wages

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give the green light to a rule that helps certain people become landscape architects by cutting their first costs. This is good for those individuals and could help more people join the profession. Some might worry about how the board will cover its costs if fees are waived, but the bill focuses on helping new professionals.

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability** (neutral) — Neutral impact on accountability..
The bill authorizes an existing legislative rule, which is a standard process for board...
- Rights & Protections** (helps) — Helps certain individuals..
The bill would make it easier for certain individuals to get licensed by waiving initial...
- Who Bears the Cost** (helps) — Reduces costs for individuals..
The bill would waive initial licensing fees for certain individuals, directly reducing...
- Process Transparency** (neutral) — Standard process..
The bill authorizes a legislative rule, which typically involves public review and...

FOLLOW THE MONEY

Pushing for it: Certain individuals becoming landscape architects
Bearing the cost: The Board of Landscape Architects

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

Relating to authorizing the Board of Landscape Architects to promulgate a legislative rule application for waiver of initial licensing fees for certain individuals.

Introduced · recorded 2026-01-14

This bill would approve a rule that lets the state board waive initial fees for some landscape architects, making it easier for them to start working.

Everyday People

Official text (WV HB4291) —

http://www.wvlegislature.gov/Bill_Status/Bills_history.cfm?input=4291&year=2026&sessiontype=RS&btype=bill

LegiScan — HB4291 — <https://legiscan.com/WV/bill/HB4291/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/wv-hb4291-078512



ABOUT THIS BOOK

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