Local Government Mandate Statement Kentucky Legislative Research Commission 2024 Regular Session

Part I: Measure Information

Bill Request #: 278	
Bill #: _HB 115	
Document ID #:	
Bill Title:	AN ACT relating to coverage for breast examinations.
Sponsor: Representa	ative Kimberly Poore Moser
Unit of Government: Office(s) Impacted:	XCityXCountyXUrban-CountyXCharter CountyXConsolidated LocalXGovernmentAll offices that provide a health insurance benefit for employees that covers on an expense-incured basis for surgical services for a
	mastectomy.
Requirement: X	Mandatory Optional
Effect on Powers & Duties: X	Modifies Existing Adds New Eliminates Existing

Part II: Bill Provisions and the Estimated Fiscal Impact Relating to Local Government

HB 115 would amend various sections of KRS Chapter 304, Kentucky's Insurance Code to require that all health insurance policies, plans, certificates, and contracts offered in Kentucky provide coverage for diagnostic or supplemental breast examinations. Costsharing requirements, for example, co-pays and deductibles would be prohibited for any covered breast examination. The bill would require that additional coverage for breast examinations be provided if required by federal law. If any of the bill's requirements would cause a health insurance policy, plan, certificate, or contract to fail to qualify as a Health Savings Account-qualified High Deductible Health Plan under federal law, then the requirement would not apply until the minimum deductible under 26 U.S.C. sec. 223, as amended, is satisfied.

If passed HB 115 would be effective January 1, 2025 and would apply to all policies, plans, certificates and contracts issued or renewed on or after that date.

HB 115 would have minimal fiscal impact on local governments that provide health insurance coverage to their employees that provides coverage on an expense-incurred basis for surgical services for a mastectomy, thru expanding the coverage to include diagnostic or supplemental breast examinations. The Kentucky Department of Insurance has submitted a health benefit mandate impact statement on this bill and the estimated increase on premiums for health benefit plans, not including state employee plans, is approximately \$0.00 to \$0.57 per member per month or an increase of approximately 0.0% to 0.1%.

Input was requested of Kentucky Association of Counties. If input is received this mandate analysis may be amended.

Data Source(s): Kentucky League of Cities; Kentucky Department of Insurance

Preparer: Mary Stephens (BL) **Reviewer:** KHC **Date:** 1/11/24