



## PUBLIC PROTECTION CABINET

**Andy Beshear**  
GOVERNOR

**Jacqueline Coleman**  
LIEUTENANT GOVERNOR

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**Ray A. Perry**  
SECRETARY

**DJ Wasson**  
DEPUTY SECRETARY

**Sharon P. Clark**  
COMMISSIONER

October 31, 2025

Governor Andy Beshear

Interim Joint Committee on Banking and Insurance, Co-Chair  
Interim Joint Committee on Banking and Insurance, Co-Chair

**RE: Bi-annual Report on Impact of Mental Health Parity on Health Insurance Cost in  
Kentucky**

Dear Governor and Co-Chairs:

As required by KRS 304.17A-665, the Commissioner of the Department of Insurance respectfully submits the following report on the impact of KRS 304.17A-660 to KRS 304.17A-669 since the previous report submitted in 2023.

Sincerely,

A handwritten signature in black ink that reads "Sharon P. Clark".

Sharon P. Clark, Commissioner  
Kentucky Department of Insurance

Attachment

c: Ray A. Perry, Secretary  
Shawn Boggs, Deputy Commissioner  
Angi Raley, Division Director