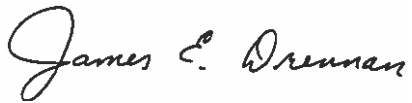


Kentucky Department of Insurance
Financial Impact Statement
HM Statement

- I. The proposed HB 465 GA (15RS BR1576) relating to reimbursement for optometrists legislation will result in a very small increase to the administrative expenses of insurers.
- II. The proposed HB 465 (15RS BR1576) relating to reimbursement for optometrists legislation will not increase premiums.
- III. The proposed HB 465 (15RS BR1576) relating to reimbursement for optometrists legislation will not increase the total cost of health care in the Commonwealth.

These estimates are based upon data from Optum's database with similar health insurance benefits and reasonable assumptions including variations in service mix, provider mix, and coverage levels. This assumes that optometrists and ophthalmologists are reimbursed at the same rates under current regulations.



James E. Drennan, FSA, MAAA
Optum
February 25, 2015

(Sign re of
Commissioner/Date)