

**Kentucky Department of Insurance
Financial Impact Statement**

I. Mandating health insurance coverage of HB 629 HCS will not be expected to have a material impact on the administrative expenses of insurers, based upon an analysis of the proposed mandate and our experience with similar health insurance benefits. The mandate, which requires Insurers offering health benefit plans to maintain a Web site page detailing information on the process of filing claims for benefits required for the treatment of autism spectrum disorders including: the process for prior authorization, proper coding for applied behavioral analysis therapy, any appeal rights, and the right to file a complaint, is not expected to increase expenses. Our analysis includes our experience with the health insurance industry and the typical resources available to Insurers to comply with this mandate.

Mandating health insurance coverage of HB 629 HCS will not be expected to have a material impact on premiums, based upon an analysis of the proposed mandate and our experience with similar health insurance benefits. Our analysis includes our experience with the health insurance industry and the typical resources available to Insurers to comply with this mandate.

Mandating health insurance coverage of HB 629 HCS will not be expected to have a material impact on the total cost of health care in the Commonwealth, including any potential cost savings that may be realized, based upon an analysis of the proposed mandate and our experience with similar health insurance benefits. Our analysis includes our experience with the health insurance industry and the typical resources available to Insurers to comply with this mandate.



Brian Stentz, A.S.A. M.A.A.A.
LEWIS & ELLIS, INC.
March 10, 2016

(Signature of Commissioner/Date)