

**Kentucky Department of Insurance
Financial Impact Statement**

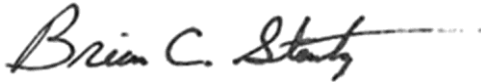
- I. Mandating health insurance coverage of BR 812 / SB 154/SCS 1, is not expected to materially impact premiums, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits. The mandate now includes an advanced practice registered nurse or physician assistant to the list of qualified providers able to prescribe and supervise Home Health Care (HHC) services. Our analysis includes health benefit plans, for all fully insured policies in Kentucky, excluding Medicaid and state employees.

The proposed BR 812 / SB 154/SCS 1, as described above, is not expected to materially impact the total cost of health care in the commonwealth, including any potential cost savings that may be realized, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits.

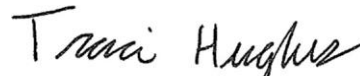
The proposed BR 812 / SB 154/SCS 1, as described above, is not expected to materially impact administrative expenses of insurers, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits.

Our analysis included the use of data and statistics from actuarial judgement, and a 2019 Annual Data Report provided by DOI. In our opinion, the proposed mandate would not have a material impact on health benefit plan premiums. While an increase in HHC utilization is possible due to the list of qualified providers being expanded to also include advanced practice registered nurses and physician assistants, these providers are typically less expensive than physicians.

Disclosure: Due to the material disclosure requirements required therein, we must acknowledge that the content of this report may not comply with Actuarial Standard of Practice No. 41 Actuarial Communications.



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February 11, 2021



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2/11/2021

(Signature of Commissioner/Date)

FIS Actuarial Form 6-03