

**Kentucky Department of Insurance  
Financial Impact Statement**

- I. Mandating health insurance coverage of BR 145, is not expected to materially increase premiums, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits. The mandate requires coverage, without cost sharing, for long-acting reversible contraception administered during a postpartum hospital stay. Our analysis includes health benefit plans, for all fully insured policies in Kentucky, excluding Medicaid and state employees.

The proposed BR 145, as described above, is not expected to materially increase the total cost of health care in the Commonwealth, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits. Our analysis includes health benefit plans, for all fully insured policies in Kentucky, excluding Medicaid and state employees.

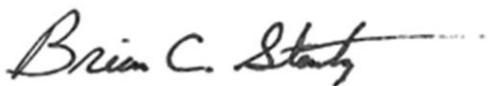
The proposed BR 145, as described above, is not expected to materially increase administrative expenses of insurers, based upon our analysis of the proposed mandate and our experience with similar health insurance benefits. Our analysis includes health benefit plans, for all fully insured policies in Kentucky, excluding Medicaid and state employees.

Our analysis included the use of data and statistics from The Center for Disease Control (CDC), National Library of Medicine publications “Use of Immediate Postpartum Long-Acting Reversible Contraception Before and After a State Policy Mandated Inpatient Access” and “Cost Minimization Analysis of Same-Day Long-Acting Reversible Contraception for Adolescents”, The Affordable Care Act, Indiana SB 414 Fiscal Impact Statement, actuarial judgement, and a 2020 Annual Data Report provided by DOI.

Note: It is acknowledged that there is potential for long-term savings if unintended pregnancies and sexually transmitted infections (STIs) are replaced with contraceptive use. This was considered in estimating the fiscal impact range, however, a full cost savings analysis was not included due to time and financial constraints.

Disclosure: L&E made several assumptions in performing the analysis. Several of these assumptions are subject to material uncertainty and it is not unexpected that actual results could materially differ from these estimates if a more in-depth analysis were to be performed.

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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(Signature of Commissioner/Date)

**FIS Actuarial Form 6-03**