



KENTUCKY PUBLIC PENSIONS AUTHORITY

David L. Eager, Executive Director

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February 5, 2024 ~~January 26, 2024~~

Ms. Katie Carney
Executive Assistant, Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

RE: House Bill 115 GA (24 RS BR 278)
AA Statement Required by KRS 6.350
AA Statement 1 and 2 of 5

Dear Ms. Carney:

House Bill 115 (2024 RS BR 278) would amend KRS 304.17-316 to define terms; make technical corrections; prohibit cost-sharing requirements for any covered diagnostic breast examination or supplemental breast examination; provide for additional coverage if required under federal law; provide exemption to Health Savings Account-qualified High Deductible Health Plans under certain circumstances; amend KRS 304.17A-096, 304.17A-133, 304.18-098, 304.32-1591, and 304.38-1935 to conform; and amend KRS 18A.225 and 164.2871 to require the state employee health plan and self-insured employer group health plans provided by the governing board of a state postsecondary education institution to comply with breast examination coverage requirements. The bill becomes effective on January 1, 2025.

Kentucky Public Pensions Authority (KPPA) staff members have examined House Bill 115 (2024 RS BR 278). We have determined that the bill will not increase or decrease benefits, nor will it increase or decrease the participation in benefits, in any of the retirement systems administered by the Kentucky Public Pensions Authority. House Bill 115 (2024 RS BR 278) will not change the actuarial accrued liability of any of the systems administered by KPPA.

In accordance with KRS 6.350 (2)(c), Kentucky Public Pensions Authority certifies the following:

1. The estimated number of individuals potentially affected as of June 30, 2023 are 421,609 active, inactive, and retired members in the plans administered by KPPA;
2. There is no estimated change in benefit payments;
3. There may be an increase in employer costs if the inclusion of breast examination coverage requirements causes an increase to insurance premiums for the plans provided through KPPA; and
4. There is no estimated change in administrative expenses.

We have not requested any further actuarial analysis of House Bill 115 (2024 RS BR 278) by the KPPA's independent actuary.

Please let me know if you have any questions regarding our analysis of House Bill 115 (2024 RS BR 278).

Sincerely,

A handwritten signature in black ink that reads "David Eager". The signature is written in a cursive, flowing style.

David L. Eager, Executive Director
Kentucky Public Pensions Authority



JUDICIAL FORM RETIREMENT SYSTEM

JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN

Daniel Venters, Chairman
Board of Trustees

Bo Cracraft
Executive Director

February 5, 2024 ~~January 30, 2024~~

Ms. Katie Carney
Director's Office
Legislative Research Commission
Capitol Annex, Room 104
Frankfort, KY 40601

**RE: HB 115 GA - AN ACT relating to coverage for breast examinations.
AA Statement 3 and 4 of 5**

Dear Ms. Carney:

HB 115 (BR 278) would amend current statute to prohibit cost-sharing requirements for any covered diagnostic breast examination or supplemental breast examination, make technical corrections, and provide for additional coverage if required under federal law. In addition, the bill would provide an exemption to Health Savings Account-qualified High Deductible Health Plans under certain circumstances and amend statutes to require the state employee health plan and self-insured employer group health plans provided by the governing board of a state postsecondary education institution to comply with the breast examination coverage requirements.

Staff of the Judicial Form Retirement System (JFRS) has reviewed **HB 115 (BR 278)** and determined it would not materially increase or decrease benefits, or increase or decrease participation in benefits, or change the current actuarial liability of either plan administered by JFRS. The requirements outlined in the legislation could cause an increase to insurance premiums for the plans provided through JFRS, but that is not easily measurable at this time.

In compliance with KRS 6.350(2)(c), the Judicial Form Retirement Systems (the agency in charge with the administration of JRP and LRP) certifies the following:

1. The estimated number of participants potentially affected, as of June 30, 2023, are 1,018 individuals participating in JRP or LRP.
2. There is no estimated change in benefits.
3. There is no estimated change to current employer costs; however, if the inclusion of breast exam screenings resulted in increased insurance premiums, there could be an increase in employer cost.
4. There is no estimated change to administrative expenses.

We have not requested any further actuarial analysis of **HB 115 (BR 278)** by the Systems' independent actuary. Please let me know if you have any questions regarding this analysis.

Sincerely,

Bo Cracraft,
Executive Director

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