Local Government Mandate Statement Kentucky Legislative Research Commission 2024 Regular Session

Part I: Measure Information

Bill Request #: 6	
Bill #: HB 52 HCS	
Document ID #: 508	38
Bill Title:	AN ACT relating to coverage for cancer detection.
Sponsor: Representative Deanna Frazier Gordon	
Unit of Government:	XCityXCountyXUrban-CountyXCharter CountyXConsolidated LocalXGovernment
Office(s) Impacted:	All offices that offer health insurance for their employees that provides medical or surgical benefits for cancer and does not cover preventive services
Requirement: X	Mandatory Optional
Effect on Powers & Duties: X	Modifies Existing Adds New Eliminates Existing

Part II: Bill Provisions and the Estimated Fiscal Impact Relating to Local Government

HB 52 HCS would amend KRS 304, subtitle 17A to require that health insurance coverage that includes medical or surgical benefits for cancer shall also cover preventive cancer screening, as follows:

- 1. Screening required by federal law; and
- 2. Screening consistent with recognized clinical practice guidelines; and
- 3. Screening ordered by a health care provider legally authorized to do so.

The House Committee Substitute would define "health benefit plan" to include short-term limited duration coverage and student health insurance offered by a Kentucky-licensed insurer under contract with a university/college to cover its students.

The coverage would not be subject to utilization management requirements or prior authorization, nor subject to a deductible, coinsurance, copayment, or other cost-sharing requirement.

HB 52 HCS **Section 4** would establish that the requirements of Section 1 apply to health plans that cover public employees.

HB 52 HCS would have no fiscal impact on the majority of cities since the health insurance they offer includes preventive care. The bill would have an indeterminable but negative short term fiscal impact on premiums paid by cities who currently offer health insurance plans that do not cover preventive screenings.

Kentucky League of Cities (KLC) explains that screening services for cancer detection are considered preventive care and are already covered by the health insurance plans offered by most Kentucky cities. If the services are already covered HB 52 HCS would have no impact on premiums; if these preventive services are not already covered in the health insurance offered by a city, then HB 52 HCS would result in higher premiums charged that city. KLC does not have sufficient information at this time to estimate the increase in premiums that would be required to pay for the additional preventive services; however, preventive services generally result in long term cost savings because early detection reduces the potential for more costly treatments in the future.

Data Source(s): Kentucky League of Cities; LRC staff

Preparer: Mary Stephens (BL) **Reviewer:** KHC **Date:** 2/12/24