

the insured is not responsible for payment of premiums except as provided in Section 7 of the bill.

Section 2 would amend KRS 304.17A-145 to define “health benefit plan” for the purpose of Section 2 to include short-term limited-duration coverage and student health insurance offered by a Kentucky insurer by contract with a university or college whose students it proposes to insure; would make it mandatory that health benefit plans provide maternity care coverage; would expand required coverage to include dependents of those covered, regardless of age; would include maternity care associated with pregnancy, childbirth, and postpartum care, labor and delivery, and breastfeeding services and supplies required by federal law.

Section 3 would amend KRS 304.17A-220 to require all group health plans and insurers offering group health insurance coverage comply with the requirements of Section 1.

Section 4 would amend KRS 18A.225 to require any fully insured health benefit plan or self-insured plan issued or renewed to public employees (includes Kentucky Employees Health Plan) comply with Sections 1 and 2 of HB 700.

Section 7 would create a new section of KRS Chapter 194A to establish that, to the extent funding is available, premiums for coverage under a health benefit plan or health care exchange for a woman pregnant as a result of a sexual assault, established by an examination or the filing of a criminal complaint within 3 months of the sexual assault, and who is eligible for coverage under a health benefit plan or any exchange, shall not be charged to the pregnant woman. All premiums, copays, or coinsurance amounts shall be paid through the Division of Health Benefit Exchange in the Office of Data Analytics.

Sections 1 to 7 of HB 700 would apply to health benefit plans issued or renewed on or after January 1, 2025. **Sections 1 to 7 and 26** of the bill take effect on January 1, 2025.

HB 700 would have no to minimal negative fiscal impact on cities. The maternity benefits proposed in HB 700 are already offered under most health insurance plans. Extending health insurance coverage to individuals who have a relationship to a pregnant woman any time during the pregnancy could result in an increase in claims which could cause a presently unquantifiable increase in premiums.

KACo reports that HB 700 would have a negative moderate impact on counties. KACo believes the bill would result in an increase in premiums.

Data Source(s): Kentucky League of Cities; Kentucky Public Pensions Authority; LRC staff; Kentucky Association of Counties..

Preparer: Mary Stephens (BL) **Reviewer:** KHC **Date:** 3/11/24