

podiatric, or other such services as may be determined by the commissioner of the Department of Insurance to be offered under a limited health service benefit plan.

Section 9 would require the Department of Insurance within 90 days of SB 111 HCS becoming law identify whether application of any requirement in Section 1 to a qualified health plan constitutes an addition to essential health benefits required by federal law. If it does constitute an addition, then the Department would be required to apply for a waiver under applicable federal law. If a waiver/authorization is necessary for any reason, it must be requested and implementation of those provisions for which a waiver or authorization is necessary would be waived until the waiver/authorization is granted.

SB 111 HCS would cause an increase in premiums which would have a negative but indeterminable fiscal impact on local governments. Currently there is a limit on the number of rehabilitative services an insured person may receive in a year, including for speech therapy. The bill would require coverage of an unlimited number of service visits which would cause an increase in premiums. The amount or percentage increase is unknown since it is unknown how many insureds will require services beyond the current annual limit, or would continue utilizing stuttering services once the limit was reached.

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

Preparer: Mary Stephens (BL) **Reviewer:** KHC **Date:** 3/18/24