Local Government Mandate Statement Kentucky Legislative Research Commission 2024 Regular Session

Part I: Measure Information

Bill Request #: 199
Bill #: SB 111 GA
Document ID #:
Bill Title: AN ACT relating to coverage for the treatment of stuttering.
Sponsor: Senator Whitney Westerfield
Unit of Government: X City X County X Urban-County X Charter County X Consolidated Local X Government
Office(s) Impacted: All offices that provide a health insurance benefit for employees that covers habilitative and/or rehabilitative 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

SB 111 GA **Section 1** would require "any health insurance policy, certificate, plan or contract, including but not limited to a health benefit plan" that covers habilitative services, rehabilitative services or both habilitative and rehabilitative services to also cover such services for stuttering. There would be no maximum annual benefit limit, no utilization review nor prior authorization required. Coverage would not be limited based on the disease, injury, disorder, or other medical condition that resulted in the stuttering. Speech therapy services may be provided in person or by telehealth.

Section 2 of the bill would apply the requirements in Section 1 to limited health service benefit plans, defined in KRS 304.38A-010 as any policy or certificate that provides services for dental, vision, mental health, substance abuse, chiropractic, pharmaceutical, 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.

SB 111 GA would cause an increase in premiums and which would be 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

Preparer: Mary Stephens (BL) Reviewer: KHC Date: 3/8/24