

**Local Government Mandate Statement
Kentucky Legislative Research Commission
2025 Regular Session**

Part I: Measure Information

Bill Request #:	1013	Bill #:	HB 210/ HFA 1
Document ID #:	6255	Sponsor:	Rep. Deanna Gordon
Bill Title:	AN ACT relating to dental health benefits		

Unit of Government: City County Urban-County
 Charter County Consolidated Local Unified Local

Office(s) Impacted: Insurance

Requirement: Mandatory Optional

Effect on Powers & Duties: Modifies Existing Adds New Eliminates Existing

Other Fiscal Statement(s) that may exist: Actuarial Analysis Corrections Impact
 Health Benefit Mandate State Employee Health Plan

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

HB 210 HFA Section 1 would require that insurers providing dental, vision, or hearing benefit plan honor an assignment of benefits due under the plan, so long as the assignment is in writing by the covered person and on a form to be established by the commissioner. If the covered person has a credit balance on their account with the provider, the provider would be required to notify the person within 30 days. The bill would require that payment in compliance with an assignment would be made according to the same criteria and payment schedule as to the original provider. The Act would apply to insurance policies, plans, and contracts issued or renewed after the effective date of the Act.

HB 210 HFA would have minimal negative fiscal impact on local governments as sponsors of health benefit plans. The bill does not require that health benefit plans include coverage for dental, vision, or hearing services, but simply requires that insurers providing coverage must allow for assignment of benefits payable under the plan. The bill is not expected to materially increase the total cost of health care, health insurance premiums, nor insurer’s administrative expenses.

Data Source(s): Kentucky Department of Insurance, Financial Impact Statement for 24 RS
HB 589

Preparer: TJ **Reviewer:** HT (MDA) **Date:** 3/5/25