

approximately 0.0% to 2.6% or \$0 to \$89 million for all fully insured policies in Kentucky, excluding Medicaid and the state employees' health plan.

While the health benefit mandate does not address the state employees' health plan, which a portion of local governments and local government agencies participate in, it is expected that there will be an increase in premiums. Local governments not participating in the state employees' health plan, would see an increase in premiums and possibly employer contributions.

Data Source(s): LRC Staff, Department of Insurance

Preparer: BW **Reviewer:** MS (MDA) **Date:** 1/29/25