

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

Part I: Measure Information

Bill Request #:	1443	Bill #:	HB 421/ HCS 1
Document ID #:	6250	Sponsor:	Representative Amy Neighbors
Bill Title:	AN ACT relating to colorectal cancer screenings		

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

Office(s) Impacted: All offices that offer a health benefit plan

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

KRS 304.17A-257 addresses insurance coverage of colorectal cancer examinations and laboratory tests for colorectal cancer screening of asymptomatic individuals who are 45 years or older, or under 45 years and at high risk for colorectal cancer. The statute presently requires health benefit plans to cover colorectal cancer examinations and tests identified by the American Cancer Society (ACS) guidelines. HB 421/ HCS 1 **Section 1** would amend the statute to provide that for people 45 years or older a health benefit plan would cover colorectal cancer examinations and laboratory tests specified in the ACS guidelines. For people younger than 45 years and at high risk for colorectal cancer health benefit plans would be required to follow the guidelines of the United States Multi-Society Task Force on Colorectal Cancer. The Act would require coverage of bowel preparations approved by the United States Food and Drug Administration. Coverage for examinations, tests, and bowel preparations would be provided at the frequency set out in the relevant guidelines and would not require prior authorization.

Coverage would not be subject to cost sharing unless the requirements in **Section 1** would be the sole cause of a health benefit plan’s failure to qualify as a Health Savings Account-

qualified High Deductible Health Plan under federal law, in which case the requirement would not apply to that plan until the minimum deductible under federal law was satisfied.

Section 1 of HB 421/ HCS 1 would apply to health benefit plans issued or renewed on or after January 1, 2026. **Sections 1 and 2** would take effect January 1, 2026.

HB 421/ HCS 1 would have minimal or no fiscal impact on local governments that sponsor health benefit plans for their employees. The examinations and laboratory tests mandated by HB 421 without cost sharing are already required by Kentucky law. According to the Fiscal Impact Report – BR 1442/HB 421 prepared for the Kentucky Department of Insurance on February 24, 2025, HB 421/ HCS 1 would have an “immaterial” impact on health benefit insurance premiums and on the total cost of health care in the Kentucky market. For similar reasons local governments that participate in the Kentucky Employee Health Plan, that self-insure, or that participate in the health plans sponsored by the Kentucky Association of Counties or the Kentucky League of Cities would experience little or no fiscal impact from passage of HB 421/ HCS 1.

Data Source(s): Fiscal Impact Report – BR 1442/HB 421

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