

**COMMONWEALTH OF KENTUCKY FISCAL NOTE STATEMENT  
LEGISLATIVE RESEARCH COMMISSION  
2025 REGULAR SESSION**

**MEASURE**

2025 BR NUMBER 82

SENATE BILL NUMBER 93

**TITLE** AN ACT relating to coverage for hearing loss.

**SPONSOR** Senator Karen Berg

**FISCAL SUMMARY**

STATE FISCAL IMPACT:  YES  NO  UNCERTAIN

OTHER FISCAL STATEMENT(S) THAT MAY APPLY:  ACTUARIAL ANALYSIS  
 LOCAL MANDATE  CORRECTIONS IMPACT  HEALTH BENEFIT MANDATE  STATE  
EMPLOYEE HEALTH PLAN IMPACT

APPROPRIATION UNIT(S) IMPACTED: Medicaid Services; Personnel/Kentucky Employees' Health Plan

FUND(S) IMPACTED:  GENERAL  ROAD  FEDERAL  RESTRICTED Various

FISCAL ESTIMATES	2024-2025	2025-2026	ANNUAL IMPACT AT FULL IMPLEMENTATION
REVENUES			
EXPENDITURES		\$320,000	\$640,000
NET EFFECT		(\$320,000)	(\$640,000)

( ) indicates a decrease/negative

**PURPOSE OF MEASURE:** The measure makes provisions for coverage of hearing aids and related services and cochlear implants by health plans offered through self-insured employer group plans, postsecondary institutions, Medicaid, and the Kentucky Children’s Health Insurance Plan (KCHIP).

**FISCAL EXPLANATION:** The fiscal analysis estimates the impact related to the Department for Medicaid Services (DMS) and to the Kentucky Employees’ Health Plan (KEHP) which is administered by the Personnel Cabinet.

Department for Medicaid Services

The Cabinet for Health and Family Services estimates that Senate Bill 93 would not result in increased costs for the DMS.

Kentucky Employees’ Health Plan

The estimated annual cost increase for the KEHP is projected to reach up to \$640,000, effective in Plan Year 2026. This translates to an additional cost of up to \$4.49 per planholder/employee, based on current enrollment and utilization levels. Since the KEHP trust is funded through both

employee and employer premium contributions, this increase will require a corresponding rise in plan premiums, which will be shared by both parties.

**DATA SOURCE(S): Cabinet for Health and Family Services; Personnel Cabinet**

**PREPARER: Miriam Fordham; Jeremy Simpson NOTE NUMBER: 59 REVIEW: JMR DATE: 2/19/2025**