



KENTUCKY PUBLIC PENSIONS AUTHORITY

Ryan Barrow, Executive Director

1260 Louisville Road • Frankfort, Kentucky 40601
kyret.ky.gov • Phone: 502-696-8800 • Fax: 502-696-8822



March 17, 2025

Ms. Maurya Allen
Executive Assistant, Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 1 of 3.

RE: Senate Bill 93 (2025 RS BR 82) – HCS 1
AN ACT relating to coverage for hearing loss
AA Statement Required by KRS 6.350

Dear Ms. Allen:

The Kentucky Public Pensions Authority (KPPA) had previously provided an Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) via letter dated February 6, 2025 and the SCS 1 for Senate Bill 93 (2025 RS BR 82) via letter dated March 3, 2025. KPPA has now examined the HCS 1 for Senate Bill 93 (2025 RS BR 82).

We have determined that the HCS 1 for Senate Bill 93 (2025 RS BR 82) would not change the previous actuarial impacts provided for this legislation. Therefore, the Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) dated February 6, 2025, is applicable to the HCS 1 for Senate Bill 93 (2025 RS BR 82).

We have not requested any further actuarial analysis of the HCS 1 for Senate Bill 93 (2025 RS BR 82) by the Authority's independent actuary. Please let me know if you have any questions regarding our analysis of the HCS 1 for Senate Bill 93 (2025 RS BR 82).

Sincerely,

A handwritten signature in dark ink, appearing to read "Ryan Barrow".

Ryan Barrow, Executive Director
Kentucky Public Pensions Authority



KENTUCKY PUBLIC PENSIONS AUTHORITY

Ryan Barrow, Executive Director

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Kentucky Public
Pensions Authority

March 11, 2025

Ms. Maurya Allen
Executive Assistant, Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 1 of 3.

RE: Senate Bill 93 (2025 RS BR 82) – GA
AN ACT relating to coverage for hearing loss
AA Statement Required by KRS 6.350

Dear Ms. Allen:

The Kentucky Public Pensions Authority (KPPA) had previously provided an Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) via letter dated February 6, 2025. KPPA has now examined the GA for Senate Bill 93 (2025 RS BR 82).

We have determined that the GA for Senate Bill 93 (2025 RS BR 82) would not change the previous actuarial impact provided for this legislation. Therefore, the Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) dated February 6, 2025, is applicable to the GA for Senate Bill 93 (2025 RS BR 82).

We have not requested any further actuarial analysis of the GA for Senate Bill 93 (2025 RS BR 82) by the Authority's independent actuary. Please let me know if you have any questions regarding our analysis of the GA for Senate Bill 93 (2025 RS BR 82).

Sincerely,

Ryan Barrow, Executive Director
Kentucky Public Pensions Authority



KENTUCKY PUBLIC PENSIONS AUTHORITY

Ryan Barrow, Executive Director

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March 3, 2025

Ms. Maurya Allen
Executive Assistant, Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 1 of 3.

RE: Senate Bill 93 (2025 RS BR 82) – SCS 1
AN ACT relating to coverage for hearing loss
AA Statement Required by KRS 6.350

Dear Ms. Allen:

The Kentucky Public Pensions Authority (KPPA) had previously provided an Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) via letter dated February 6, 2025. KPPA has now examined SCS 1 of Senate Bill 93 (2025 RS BR 82).

We have determined that the SCS 1 of Senate Bill 93 (2025 RS BR 82) would not change the previous actuarial impact provided for this legislation. Therefore, the Actuarial Analysis of Senate Bill 93 (2025 RS BR 82) dated February 6, 2025, is applicable to SCS 1 of Senate Bill 93 (2025 RS BR 82).

We have not requested any further actuarial analysis of the SCS 1 of Senate Bill 93 (2025 RS BR 82) by the Authority's independent actuary. Please let me know if you have any questions regarding our analysis of SCS 1 of Senate Bill 93 (2025 RS BR 82).

Sincerely,

A handwritten signature in dark ink, appearing to read "Ryan Barrow".

Ryan Barrow, Executive Director
Kentucky Public Pensions Authority



KENTUCKY PUBLIC PENSIONS AUTHORITY

Ryan Barrow, Executive Director

1260 Louisville Road • Frankfort, Kentucky 40601
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February 6, 2025

Ms. Maurya Allen
Executive Assistant, Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 1 of 3.

RE: Senate Bill 93 (2025 RS BR 82)
AN ACT relating to coverage for hearing
loss AA Statement Required by KRS 6.350

Dear Ms. Allen:

The Kentucky Public Pensions Authority (KPPA) staff have reviewed the proposed legislation and certify the following in accordance with KRS 6.350 (2)(c):

1. The estimated number of individuals potentially affected as of June 30, 2024 are 433,461 active, inactive, and retired members in the plans administered by KPPA;
2. There is no estimated change in benefit payments;
3. There may be an increase in employer costs if the changes increase insurance premiums for the plans offered by the KPPA; and
4. There is no estimated change in administrative expenses.

KPPA has not sought further analysis of the proposed legislation from the independent actuary.

Should you have any questions regarding our assessment of the proposed bill, please contact us.

Sincerely,

A handwritten signature in purple ink, appearing to read "Ryan Barrow".

Ryan Barrow, Executive Director
Kentucky Public Pensions Authority



JUDICIAL FORM RETIREMENT SYSTEM

JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN

Daniel Venters, Chairman
Board of Trustees

Bo Cracraft
Executive Director

March 11, 2025

Mrs. Maurya Allen
Deputy Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 2 of 3.

RE: HB SB 93 GA - AN ACT relating to coverage for hearing loss.

Dear Mrs. Allen:

Judicial Form Retirement System (JFRS) has examined the GA version of **SB 93**. After review, we do not believe this version will change the previous actuarial analysis provided by JFRS on March 5, 2025 with regards the SB 93 (BR 82) – SCS 1.

As a result, we have not requested any further actuarial analysis of **SB 93 GA** by the Systems' independent actuary. Please let me know if you have any questions regarding our analysis.

Sincerely,

Bo Cracraft, Executive Director



JUDICIAL FORM RETIREMENT SYSTEM

JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN

Daniel Venters, Chairman
Board of Trustees

Bo Cracraft
Executive Director

March 5, 2025

Mrs. Maurya Allen
Deputy Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 2 of 3.

RE: HB SB 93 SCS 1 - AN ACT relating to coverage for hearing loss.

Dear Mrs. Allen:

Judicial Form Retirement System (JFRS) has examined the SCS 1 version of **SB 93**. After review, we do not believe this version will materially change the previous actuarial analysis provided by JFRS on February 12, 2025 with regards the SB 93 (BR 82).

As a result, we have not requested any further actuarial analysis of **SB 93 SCS 1** by the Systems' independent actuary. Please let me know if you have any questions regarding our analysis.

Sincerely,

Bo Cracraft, Executive Director



JUDICIAL FORM RETIREMENT SYSTEM

JUDICIAL RETIREMENT PLAN | LEGISLATORS RETIREMENT PLAN

Daniel Venters, Chairman
Board of Trustees

Bo Cracraft
Executive Director

February 12, 2025

Mrs. Maurya Allen
Deputy Director's Office
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

AA Statement 2 of 3.

RE: SB 93 (BR 82) - AN ACT relating to coverage for hearing loss.

Dear Mrs. Allen:

SB 93 (BR 82) amends KRS 304.17A-132 to modify coverage requirements for hearing aids and related services; amend KRS 304.17A-131 to modify coverage requirements for cochlear implants; amend KRS 205.522, 205.6485, 164.2871, and 18A.225 to require Medicaid, KCHIP, self-insured employer group plans provided by the governing board of a state postsecondary education institution, and the state employee health plan to comply with the coverage requirements for hearing aids and related services and cochlear implants; provide that various sections apply to health benefit plans issued or renewed on or after January 1, 2026; establish construction of certain provisions for purposes of federal law and require state officials to comply; require the Department of Insurance to determine whether the coverage requirements for hearing aids and related services or cochlear implants would be in addition to essential health benefits required under federal law; require the Department of Insurance and the Cabinet for Health and Family Services to obtain federal waivers or approval, if necessary; EFFECTIVE, January 1, 2026.

Staff of the Judicial Form Retirement System (JFRS) has reviewed **SB 93 (BR 82)** and determined it would not materially increase or decrease benefits, or increase or decrease participation in benefits, or change the current actuarial liability of either plan administered by JFRS. The requirements outlined in the legislation, which mandate additional insurance coverage, would likely result in an increase to premiums for policies provided through JFRS, however the direct cost to LRP or JRP is not easily measurable at this time.

In compliance with KRS 6.350(2)(c), the Judicial Form Retirement Systems (the agency in charge with the administration of JRP and LRP) certifies the following:

1. The estimated number of participants potentially affected, as of June 30, 2024, are 1,012 individuals participating in JRP or LRP.
2. There is no estimated change in benefits.
3. There is no estimated change to current employer costs; however, if the additional insurance coverage outlined in the legislation did result in increased premiums, there could be an increase in employer cost.
4. There is no estimated change to administrative expenses.

We have not requested any further actuarial analysis of **SB 93 (BR 82)** by the Systems' independent actuary. Please let me know if you have any questions regarding this analysis.

Sincerely,

A handwritten signature in black ink, appearing to read "Bo Cracraft". The signature is written in a cursive, flowing style.

Bo Cracraft,
Executive Director



TEACHERS' RETIREMENT SYSTEM

of the State of Kentucky

GARY L. HARBIN, CPA
Executive Secretary

ROBERT B. BARNES, JD
Deputy Executive Secretary
Operations and General Counsel

J. ERIC WAMPLER, JD
Deputy Executive Secretary
Finance and Administration

February 25, 2025

AA Statement 3 of 3.

Maurya Allen
Office of Special Projects
Legislative Research Commission
Capitol Annex, Room 39
Frankfort, KY 40601

RE: Senate Bill 93 / HCS 1 (2025 RS BR 82)

Dear Ms. Allen:

25 RS SB 93 amends KRS 304.17A-132 to modify coverage requirements for hearing aids and related services; amend KRS 304.17A-131 to modify coverage requirements for cochlear implants; amend KRS 205.522, 205.6485, 164.2871, and 18A.225 to require Medicaid, KCHIP, self-insured employer group plans provided by the governing board of a state postsecondary education institution, and the state employee health plan to comply with the coverage requirements for hearing aids and related services and cochlear implants; provide that various sections apply to health benefit plans issued or renewed on or after January 1, 2026; establish construction of certain provisions for purposes of federal law and require state officials to comply; require the Department of Insurance to determine whether the coverage requirements for hearing aids and related services or cochlear implants would be in addition to essential health benefits required under federal law; require the Department of Insurance and the Cabinet for Health and Family Services to obtain federal waivers or approval, if necessary; EFFECTIVE, January 1, 2026. SB / HCS 1 retains the original provisions, except limits the definition of "hearing aid" to prescription hearing aids; define "pediatric audiologist"; and makes technical corrections; creates a new section of Subtitle 17A of KRS Chapter 304 to define terms; requires health plans to provide coverage for eating or feeding disorder treatment; prohibits health plans from using certain standards, including body mass index, when determining medical necessity or the appropriate level of care for an individual diagnosed with a feeding or eating disorder; amends KRS 304.17C-125, 205.522, 205.6485, 164.2871, and 18A.225 to requires limited health services benefit plans, Medicaid, KCHIP, self-insured employer group plans provided by the governing board of a state postsecondary education institution, and the state employee health plan to comply with the prohibition from using certain standards when determining medical necessity and the coverage requirement for eating or feeding disorder treatment; providess that

various sections apply to health plans issued or renewed on or after January 1, 2026; requires the Department for Medicaid Services or the Cabinet for Health and Family Services to obtain federal approval, if necessary, and comply with notice requirements.

25 RS SB 93 / HCS 1 would not materially increase or decrease retirement benefits or increase or decrease participation in benefits. 25 RS SB 93 should not change the actuarial liability of the system as the system. The bill would mandate additional insurance coverage which would likely increase somewhat the insurance premiums for plans available from TRS.

TRS certifies, in compliance with KRS 6.350(2)(c), as follows:

1. There are approximately 140,000 members of TRS, of which approximately 58,000 are retirees.
2. There is no material increase or decrease in benefits, or participation in benefits.
3. There is no estimated increase in employer cost.
4. There is no estimated increase in administrative costs.

Please let me know if you have any questions regarding this analysis.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Barnes", with a long horizontal flourish extending to the right.

Robert B. Barnes
Deputy Executive Secretary and
General Counsel



TEACHERS' RETIREMENT SYSTEM

of the State of Kentucky

GARY L. HARBIN, CPA
Executive Secretary

ROBERT B. BARNES, JD
Deputy Executive Secretary
Operations and General Counsel

J. ERIC WAMPLER, JD
Deputy Executive Secretary
Finance and Administration

February 25, 2025

AA Statement 3 of 3.

Maurya Allen
Office of Fiscal Statement Review
Legislative Research Commission
Capitol Annex, Room 186
Frankfort, KY 40601

RE: Senate Bill 93 (2025 RS BR 82)

Dear Ms. Allen:

25 RS SB 93 amends KRS 304.17A-132 to modify coverage requirements for hearing aids and related services; amend KRS 304.17A-131 to modify coverage requirements for cochlear implants; amend KRS 205.522, 205.6485, 164.2871, and 18A.225 to require Medicaid, KCHIP, self-insured employer group plans provided by the governing board of a state postsecondary education institution, and the state employee health plan to comply with the coverage requirements for hearing aids and related services and cochlear implants; provide that various sections apply to health benefit plans issued or renewed on or after January 1, 2026; establish construction of certain provisions for purposes of federal law and require state officials to comply; require the Department of Insurance to determine whether the coverage requirements for hearing aids and related services or cochlear implants would be in addition to essential health benefits required under federal law; require the Department of Insurance and the Cabinet for Health and Family Services to obtain federal waivers or approval, if necessary; EFFECTIVE, January 1, 2026.

25 RS SB 93 would not materially increase or decrease retirement benefits or increase or decrease participation in benefits. 25 RS SB 93 should not change the actuarial liability of the system as the system. The bill would mandate additional insurance coverage which would likely increase somewhat the insurance premiums for plans available from TRS.

TRS certifies, in compliance with KRS 6.350(2)(c), as follows:

1. There are approximately 140,000 members of TRS, of which approximately 58,000 are retirees.

2. There is no material increase or decrease in benefits, or participation in benefits.
3. There is no estimated increase in employer cost.
4. There is no estimated increase in administrative costs.

Please let me know if you have any questions regarding this analysis.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Barnes", with a long horizontal flourish extending to the right.

Robert B. Barnes
Deputy Executive Secretary and
General Counsel