

**Local Government Mandate Statement
Kentucky Legislative Research Commission
2026 Regular Session**

Part I: Measure Information

Bill Request #:	1202	Bill #:	HB 135
Document ID #:	2612	Sponsor:	Representative Rebecca Raymer
Bill Title:	AN ACT relating to coverage for breast examinations.		

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

Office(s) Impacted: All that offer a health benefit plan to their employees

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 135 would amend various sections of KRS Chapter 304, Kentucky’s Insurance Code. **Section 1** of the Act would establish that “breast examination” includes mammogram, diagnostic breast examination and supplemental breast examination. A health benefit policy that covers surgical services for mastectomy on an expense-incurred basis would be required to cover at least one mammogram a year for persons 40 years and older. The Act would eliminate the benefit limit of \$50 per screening mammogram, and would prohibit deductibles and cost sharing for breast examination under such plans. An insured who has been diagnosed with breast disease would not be required to pay an annual deductible or coinsurance for breast examination under such plans. Section 1 also states it may not be construed to limit coverage provided under a health benefit plan or coverage required under other law.

Section 2 of the Act would establish that, for purposes of the Section, “health benefit plan” would include short-term limited duration coverage and student health insurance offered by a Kentucky-licensed insurer under contract with a university or college whose students

it proposed to insure. Section 2 would define the terms “most recent applicable criteria or guidelines” and would require a health benefit plan cover preventive screenings for breast cancer for individuals meeting any 1 of 3 identified criteria, and which would not be subject to cost sharing nor a limit on frequency of exam. Coverage would include 2D or 3D mammogram, breast ultrasound, breast magnetic resonance imaging and other technology provided in accordance with the most recent applicable criteria and guidelines.

If any of the Act’s requirements would cause a health insurance policy, plan, certificate, or contract to fail to qualify as a Health Savings Account-qualified High Deductible Health Plan under federal law, then the requirement would not apply until the minimum deductible under 26 U.S.C. sec. 223, as amended, is satisfied.

Section 4 would apply the requirements of Section 2 to the Kentucky Employees Health Plan.

The Act would apply to health insurance policies, plans, certificates, and contracts issued, renewed, or delivered on or after January 1, 2027.

HB 135 would have no to minimal negative fiscal impact on local governments. The Kentucky Association of Counties believes the requirements of HB 135 would have no or minimal fiscal impact on counties. The Kentucky League of Cities was contacted for input. If KLC responds this analysis may be amended.

Data Source(s): KACo; LRC Staff

Preparer: MS **Reviewer:** BW (MDA) **Date:** 1/15/26