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Kentucky Department of Employee Insurance
State Employee Health Plan Impact Statement
HB 365 (BR 1657) – Coverage for the Care of Children
January 22, 2025

Mandating health insurance coverage as required by HB 365 is not expected to increase premiums, based upon the analysis of our Third-Party Administrator ("TPA"), Anthem, of the proposed mandate and experience with similar health insurance benefits. The proposed mandate requires that health benefit plans, including the Kentucky Employees' Health Plan ("KEHP"), to provide coverage for therapeutic foods, formulas, supplements, etc. The current coverage and medical necessity review criteria for KEHP meets the proposed mandate, resulting in no impact to plan spend.

Our analysis is limited to the impact on KEHP.

Disclosure: Anthem made several assumptions in performing the analysis. Several of these assumptions are subject to uncertainties about future utilization and medical costs, and it is not unexpected that actual results could materially differ from these estimates if a more in-depth analysis were to be performed.

Disclosure: Due to the material disclosure requirements required therein, we must acknowledge that the content of this report may not comply with Actuarial Standard of Practice No. 41 Actuarial Communications.

Chris Chamness

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Christopher M.A. Chamness
Commissioner
Department of Employee Insurance