

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

Part I: Measure Information

Bill Request #:	133	Bill #:	HB 386
Document ID #:	1737	Sponsor:	Representative Anne Gay Donworth
Bill Title:	AN ACT relating to coverage for perinatal mood and anxiety disorders screenings.		

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

Office(s) Impacted: All offices of local governments that offer employees health insurance that includes coverage for well-baby or well-child visit and that does not comply with the requirements of HB 386

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 386 **Section 3** would create a new section of KRS Chapter 304.17A to define “Health plan” for purposes of the new section as any health insurance policy, certificate, contract, or plan that offers or provides coverage for a well-child visit, including well-baby visits, and includes a health benefit plan. To the extent allowed by federal law coverage for such visits would include coverage for perinatal mood and anxiety disorder screenings for an accompanying parent or legal guardian of a covered child who is under two years old. The coverage would not be subject to cost-sharing; however, if this provision would be the sole reason a health plan failed to qualify as a Health Savings Account-qualified high deductible health plan under federal law, the prohibition on cost sharing would not apply to that health plan until the minimum deductible required by federal law was met.

Section 4 would establish that federal cost defrayal provisions would not apply to the requirements in Section 3.

HB 386 **Section 6** would amend KRS 18A.225 to apply the requirements of the Act to health insurance plans covering state government employees and employees of local governments that have elected to participate in one of the state-sponsored health insurance programs.

Sections 7 states Sections 3, 5 and 6 of the Act would apply to health plans issued or renewed on or after January 1, 2027. **Sections 3 to 7** of the Act would take effect January 1, 2027.

HB 386 would have minimal to no fiscal impact on local governments that offer health insurance coverage to their employees that includes coverage for a well-child or well-baby visits. Based on information from the Kentucky Division of Insurance 2024 Insurer Annual Data report and other sources, the Fiscal Impact Report (FIR) prepared for HB 386 estimates that HB 386 will have an immaterial impact on insurance premiums in the Kentucky insurance market. The FIR cites the following facts in support:

1. The Affordable Care Act (ACA) mandates such coverage as part of well-baby visits;
2. Preventive screening for anxiety and depression for adults is covered by the ACA during annual preventive and well-woman visits; and
3. The cost of adding such screening to a well-child visit is minimal, at around \$15.

Local governments that purchase a health insurance plan for their employees on the open market should experience no increase in premium costs.

The FIR does not address impact to premiums charged by the Kentucky Employees Health Plan (KEHP), in which approximately 150 local governments and government organizations participate.

The Kentucky Association of Counties (KACo) believes HB 386 would result in increased health insurance premiums, and therefore would have a negative fiscal impact on counties. KACo does not provide an estimate of the size of the impact, or whether the premiums charged for the KACo-sponsored health care plans would increase. Input has been sought from the Kentucky League of Cities (KLC). If KLC responds this mandate analysis may be amended.

Data Source(s): Fiscal Impact Statement – BR 133/HB 386, January 20, 2026; LRC staff

Preparer: MS **Reviewer:** HT (MDA) **Date:** 1/22/26