

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

Part I: Measure Information

Bill Request #:	2059	Bill #:	HB 822
Document ID #:	7119	Sponsor:	Rep. Deanna Gordon
Bill Title:	AN ACT relating to coverage for colorectal cancer examinations and laboratory tests and declaring an emergency.		

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

Office(s) Impacted: Local governments offering health insurance

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 822 amends KRS 304.17A-257 to require that health benefit plans in Kentucky provide comprehensive coverage for colorectal cancer examinations and laboratory tests. The stated intention of the amendment is that state coverage automatically align with the most current national clinical standards, including national coverage determinations from the Centers for Medicare and Medicaid Services, guidelines from the American Cancer Society and the National Comprehensive Cancer Network, and recommendations from the United States Preventive Services Task Force. Health benefit plans would be prohibited from selectively choosing which screenings to provide and must follow national guidelines.

The fiscal impact of HB 822 on local governments is likely negligible with limited potential cost. According to the Fiscal Impact Report submitted by the Kentucky Department of Insurance, the bill’s impact on administrative expenses, insurance premiums, and the overall cost of healthcare is estimated to be immaterial—within plus or minus 0.05%—because most insurers already provide similar coverage under existing

mandates, and the expanded guidelines primarily affect a small cohort of higher-risk individuals. The analysis also notes that while early detection may create long-term savings, these effects are not material enough to shift statewide healthcare costs. The one area with potential fiscal significance is federal cost defrayal, since the bill may require benefits that exceed the federal benchmark plan, the state could owe between \$0 and \$465,000 annually to defray costs for individual and small-group ACA plans.

Data Source(s): Kentucky Department of Insurance, LRC Staff

Preparer: HT **Reviewer:** MS (MDA) **Date:** 3/16/26