



## 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 31, 2026

Actuarial Analysis 1 of 3

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

RE: Senate Bill 97 (2026 RS BR 1263) – HCS 1  
AN ACT relating to coverage for prostheses and orthoses.  
AA Statement Required by KRS 6.350

Dear Ms. Allen:

The Kentucky Public Pensions Authority (KPPA) had previously provided an Actuarial Analysis of the GA for Senate Bill 97 (2026 RS BR 1263) via a letter dated March 16, 2026, an Actuarial Analysis of the SCS 1 for Senate Bill 97 (2026 RS BR 1263) via a letter dated March 12, 2026, and an Actuarial Analysis for Senate Bill 97 (2026 RS BR 1263) as the bill was introduced via a letter dated January 21, 2026. KPPA has now examined the HCS 1 for Senate Bill 97 (2026 RS BR 1263).

We have determined that the HCS 1 for Senate Bill 97 (2026 RS BR 1263) would not change the previous actuarial impacts provided for this legislation. Therefore, the Actuarial Analysis for Senate Bill 97 (2026 RS BR 1263) dated January 21, 2026, is applicable to the HCS 1 for Senate Bill 97 (2026 RS BR 1263).

We have not requested any further actuarial analysis of the HCS 1 for Senate Bill 97 (2026 RS BR 1263) 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 97 (2026 RS BR 1263).

Sincerely,

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

Ryan Barrow, Executive Director  
Kentucky Public Pensions Authority



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March 16, 2026

Actuarial Analysis 1 of 3

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

RE: Senate Bill 97 (2026 RS BR 1263) – GA  
AN ACT relating to coverage for a prosthesis or orthoses.  
AA Statement Required by KRS 6.350

Dear Ms. Allen:

Kentucky Public Pensions Authority (KPPA) had previously provided an Actuarial Analysis for Senate Bill 97 (2026 RS BR 1263) via letter dated January 21, 2026, and an Actuarial Analysis for the SCS 1 of Senate Bill 97 (2026 RS BR 1263) via letter dated March 12, 2026. KPPA has now examined the GA of Senate Bill 97 (2026 RS BR 1263).

We have determined that the GA of Senate Bill 97 (2026 RS BR 1263) would not impact the previous actuarial analysis provided for this legislation. Therefore, the Actuarial Analysis of Senate Bill 97 (2026 RS BR 1263) dated January 21, 2026, and the Actuarial Analysis of the SCS 1 of Senate Bill 97 (2026 RS BR 1263) dated March 12, 2026 is applicable to the GA for Senate Bill 97 (2026 RS BR 1263).

We have not requested any further actuarial analysis for the GA of Senate Bill 97 (2026 RS BR 1263) by the Authority's independent actuary. Please let me know if you have any questions regarding our analysis for the GA of Senate Bill 97 (2026 RS BR 1263).

Sincerely,

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

Ryan Barrow, Executive Director  
Kentucky Public Pensions Authority



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Actuarial Analysis 1 of 3

March 12, 2026

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

RE: Senate Bill 97 (2026 RS BR 1263) – SCS 1  
AN ACT relating to coverage for prostheses and orthoses.  
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 97 (2026 RS BR 1263) via letter dated January 21, 2026. KPPA has now examined SCS 1 for Senate Bill 97 (2026 RS BR 1263).

We have determined that SCS 1 for Senate Bill 97 (2026 RS BR 1263) would not change the previous actuarial impacts provided for this legislation. Therefore, the Actuarial Analysis Senate Bill 97 (2026 RS BR 1263) dated January 21, 2026, is applicable to SCS 1 for Senate Bill 97 (2026 RS BR 1263).

We have not requested any further actuarial analysis of SCS 1 for Senate Bill 97 (2026 RS BR 1263) by the Authority's independent actuary. Please let me know if you have any questions regarding our analysis of SCS 1 for Senate Bill 97 (2026 RS BR 1263).

Sincerely,

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

Ryan Barrow, Executive Director  
Kentucky Public Pensions Authority



## KENTUCKY PUBLIC PENSIONS AUTHORITY

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January 21, 2026

Actuarial Analysis 1 of 3

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

RE: Senate Bill 97 (2026 RS BR 1263)  
AN ACT relating to coverage for prostheses and orthoses.  
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, 2025, are 444,293 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 its independent actuary.

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

Sincerely,

A handwritten signature in blue 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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January 21, 2026

Actuarial Analysis 1 of 3

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

RE: Senate Bill 97 (2026 RS BR 1263)  
AN ACT relating to coverage for prostheses and orthoses.  
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, 2025, are 444,293 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 its independent actuary.

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

Sincerely,

A handwritten signature in blue 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

January 28, 2026

Actuarial Analysis 2 of 3

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

**RE: SB 97 (BR 1263) - AN ACT relating to coverage for prostheses and orthoses.**

Dear Mrs. Allen:

Staff of the Judicial Form Retirement System (JFRS) has reviewed **SB 97 (BR 1263)** 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 could result in an increase in premiums for insurance 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, 2025, are 1,025 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 legislation did result in increased premiums for plans offered by LRP and JRP, there could be additional cost to employers.
4. There is no estimated change to administrative expenses.

We have not requested any further actuarial analysis of **SB 97 (BR 1263)** by the Systems' independent actuary. Please let me know if you have any questions regarding this analysis.

Sincerely,

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*

March 26, 2026

Actuarial Analysis Hof 3

Maurya Allen  
Office of Special Projects  
Legislative Research Commission  
Capitol Annex, Room 186  
Frankfort, KY 40601

RE: SB 97/HCS1 (2026 RS BR 1263)

Dear Ms. Allen:

26 RS SB 97 creates new sections of Subtitle 17A of KRS Chapter 304 to define terms; require health plans to provide coverage for the diagnosis and treatment of feeding or eating disorders; prohibit insurers from using certain standards, including body mass index, to deny, limit, or restrict coverage; authorize insurers to consider certain factors when determining medical necessity or the appropriate level of care for an individual diagnosed with a feeding or eating disorder; provide that weight standards shall not be sole reason for denying, limiting, or restricting feeding or eating disorder coverage; amend KRS 304.17C-125, 304.38A-115, 205.522, 205.6485, 164.2871, and 18A.225 to require limited health services benefit plans, limited health service organizations, 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 feeding or eating disorders; provide that various sections apply to health plans issued or renewed on or after January 1, 2027; require the Cabinet for Health and Family Services or the Department for Medicaid Services to seek federal approval if it is determined that such approval is necessary; provide authorization from the General Assembly to make changes in the Medicaid program as required under KRS 205.5372(1); HCS 1 retains original provisions, except deletes short-term limited duration coverage from the definition of "health benefit plan"; and would modify minimum coverage and network adequacy requirements; suspend the coverage requirement's application to qualified health plans if the state would be required to make cost defrayal payments; make technical corrections; amend KRS 304.17A-099 to conform; require the Department of Insurance to make a determination as to whether any requirement in Section 1 is in addition to essential health benefits, make submissions to the federal Department of Health and Human Services, and consider the determination accepted if a response is not received within 365 days.

The Kentucky Department of Employee Insurance has determined in its State Employee Health Insurance Impact analysis that 26 RS SB 97 is estimated to create an annual cost increase to KEHP in the amount of \$730,000 effective in Plan Year 2027, which represents an annual increased cost of \$5.14 per plan holder/employee based on current enrollment. It was also noted that coverage without cost-sharing is likely to result in increased utilization at levels that are difficult to forecast, and no such assumption was included in this analysis. The increase will necessitate an increase in plan premiums to be borne by the same. Given the size of this increase in cost, this bill would not materially change the actuarial liability of the system as the system.

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