

1 AN ACT relating to maternal and child health.

2 *Be it enacted by the General Assembly of the Commonwealth of Kentucky:*

3 ➔SECTION 1. A NEW SECTION OF KRS CHAPTER 211 IS CREATED TO
4 READ AS FOLLOWS:

5 *(1) The Kentucky maternal psychiatry access program, also known as the Kentucky*
6 *Lifeline for Moms, is hereby established. The purpose of the program shall be to*
7 *help health care practitioners in the Commonwealth meet the needs of a mother*
8 *with mental illness or an intellectual disability.*

9 *(2) The program shall be operated by the Cabinet for Health and Family Services,*
10 *Department for Public Health, Division of Maternal and Child Health.*

11 *(3) The program shall, at a minimum, employ a psychiatrist licensed pursuant to*
12 *KRS Chapter 311 and a psychologist licensed pursuant to KRS Chapter 319.*

13 *(4) The program shall operate a dedicated hotline phone number Monday through*
14 *Friday from 8 a.m. to 5 p.m. local time that serves as the entry point to the*
15 *program for health care practitioners to be able to get services for a mother with*
16 *mental illness or with an intellectual disability. Services shall include:*

17 *(a) An immediate clinical consultation over the telephone;*

18 *(b) An expedited face-to-face mental health consultation;*

19 *(c) Care coordination for assistance with referrals to community behavioral*
20 *health services; and*

21 *(d) Continuing professional education specifically designed for health care*
22 *practitioners.*

23 *(5) The department shall, within sixty (60) days of the effective date of this Act,*
24 *promulgate administrative regulations in accordance with KRS Chapter 13A to*
25 *implement the provisions of this section.*

26 ➔Section 2. KRS 211.122 is amended to read as follows:

27 (1) The Cabinet for Health and Family Services shall, in cooperation with maternal and

1 infant health and mental health professional societies:

2 (a) Develop written information on perinatal mental health disorders and make it
3 available on its website for access by birthing centers, hospitals that provide
4 labor and delivery services, and the public; and

5 (b) Provide access on its website to one (1) or more evidence-based clinical
6 assessment tools designed to detect the symptoms of perinatal mental health
7 disorders for use by health care providers providing perinatal care and health
8 care providers providing pediatric infant care.

9 (2) The Cabinet for Health and Family Services shall establish **the Kentucky maternal**
10 **and infant health collaborative. The collaborative shall be composed of the**
11 **following members:**~~[a collaborative panel composed of]~~

12 (a) **Four (4)** representatives of health care facilities that provide obstetrical, ~~[and~~
13 ~~]newborn[care],~~ maternal, and infant health care, **one (1) of whom shall be a**
14 **member of the Kentucky Chapter of the American College of Obstetricians**
15 **and Gynecologists;**

16 (b) **Two (2)** providers ~~of,~~ maternal mental health **care;**

17 (c) **Two (2)** ~~[providers,]~~ representatives of university mental health training
18 programs;

19 (d) **Two (2)** ~~[,]~~ maternal health advocates; **and**

20 (e) **Three (3)** ~~[,]~~ women with **each woman having** experience living with **at least**
21 **one (1) of the following:**

22 **1.** Perinatal mental health disorders;

23 **2. Substance use disorder; and**

24 **3. Intimate partner violence.**

25 (3) **The** ~~[, and other stakeholders for the]~~ purposes of **the collaborative shall be:**

26 (a) Improving the quality of prevention and treatment of perinatal mental health
27 disorders;

- 1 (b) Promoting the implementation of evidence-based bundles of care to improve
2 patient safety;
- 3 (c) Identifying unaddressed gaps in service related to perinatal mental health
4 disorders that are linked to geographic, racial, and ethnic inequalities; lack of
5 screenings; and insufficient access to treatments, professionals, or support
6 groups; and
- 7 (d) Exploring grant and other funding opportunities and making
8 recommendations for funding allocations to address the need for services and
9 supports for perinatal mental health disorders.

10 ~~(4)~~~~(3)~~ **The collaborative shall annually review the operations of the Kentucky**
11 **maternal psychiatry access program established in Section 1 of this Act.**

12 **(5)** The objectives set forth in subsection ~~(3)~~~~(2)(a) to (d)~~ of this section may be
13 achieved by incorporating the **collaborative's**~~panel's~~ findings and
14 recommendations into other programs administered by the Cabinet for Health and
15 Family Services that are intended to improve maternal health care quality and
16 safety.

17 ~~(6)~~~~(4)~~ On or before November 1 of each year, the **collaborative**~~panel~~ shall submit a
18 report to the Interim Joint Committee on Families and Children, the Interim Joint
19 Committee on Health Services, and the Advisory Council for Medical Assistance
20 describing the **collaborative's**~~panel's~~ work and any recommendations to address
21 identified gaps in services and supports for perinatal mental health disorders.

22 ➔Section 3. KRS 211.690 is amended to read as follows:

23 (1) There is established within the Cabinet for Health and Family Services the Health
24 Access Nurturing Development Services (HANDS) program as a voluntary
25 statewide home visitation program, for the purpose of providing assistance to at-risk
26 parents during the prenatal period and until the child's third birthday. The HANDS
27 program recognizes that parents are the primary decision-makers for their children.

1 The goals of the HANDS program ~~shall be~~^{are} to:

- 2 (a) Facilitate safe and healthy delivery of babies;
 3 (b) Provide information about optimal child growth and human development;
 4 (c) Facilitate the safety and health of homes; and
 5 (d) Encourage greater self-sufficiency of families.

6 (2) The cabinet shall administer the HANDS program in cooperation with the Cabinet
 7 for Health and Family Services and the local public health departments. The
 8 voluntary home visitation program may supplement, but shall not duplicate, any
 9 existing program that provides assistance to parents of young children.

10 (3) The HANDS program shall include ~~an~~ educational ~~components~~^{component} on:

11 (a) The recognition and prevention of pediatric abusive head trauma, as defined
 12 in KRS 620.020;

13 (b) Information related to lactation consultation and breastfeeding
 14 information; and

15 (c) Information related to the importance of safe sleep for babies as a way to
 16 prevent sudden infant death syndrome as defined in KRS 213.011.

17 (4) Participants in the HANDS program shall express informed consent to participate
 18 by written agreement on a form promulgated by the Cabinet for Health and Family
 19 Services.

20 (5) Participants in the HANDS program shall participate in the home visitation
 21 program through in-person face-to-face methods or through tele-service delivery
 22 methods. For the purposes of this subsection, "tele-service" means a home
 23 visitation service provided through video communication with the HANDS
 24 provider, parent, and child present in real time.

25 ➔SECTION 4. A NEW SECTION OF SUBTITLE 17A OF KRS CHAPTER 304
 26 IS CREATED TO READ AS FOLLOWS:

27 (1) As used in this section:

1 (a) "Exchange":

2 1. Means a governmental agency or nonprofit entity that makes qualified
3 health plans, as defined in 42 U.S.C. sec. 18021, as amended,
4 available to qualified individuals or qualified employers; and

5 2. Includes:

6 a. An exchange serving the individual market for qualified
7 individuals; and

8 b. A small business health options program serving the small group
9 market for qualified employers; and

10 (b) "Health benefit plan" has the same meaning as in KRS 304.17A-005,
11 except that for purposes of this section, the term includes:

12 1. Short-term limited-duration coverage; and

13 2. Student health insurance offered by a Kentucky-licensed insurer
14 under written contract with a university or college whose students it
15 proposes to insure.

16 (2) To the extent permitted by federal law:

17 (a) The following shall provide a special enrollment period to pregnant
18 individuals who are eligible for coverage:

19 1. Any insurer offering a health benefit plan; and

20 2. Any exchange operating in this state;

21 (b) Except as provided in paragraph (c) of this subsection, the insurer or
22 exchange shall allow the pregnant individual, and any individual who is
23 eligible for coverage because of a relationship to the pregnant individual, to
24 enroll for coverage under the plan or on the exchange at any time during
25 the pregnancy;

26 (c) If the insurer or exchange is required under federal law to limit the
27 enrollment period to a period that is less than the period provided in

1 paragraph (b) of this subsection:

2 1. The enrollment period shall not be less than the maximum period of
3 time permitted under the federal law; and

4 2. The enrollment period shall begin not earlier than the date that the
5 individual receives confirmation of the pregnancy from a medical
6 professional;

7 (d) The coverage required under this subsection shall begin no later than the
8 first day of the first calendar month in which a medical professional
9 determines that the pregnancy began, except that a pregnant individual may
10 direct coverage to begin on the first day of any month occurring after that
11 date but during the pregnancy; and

12 (e) If a directive under paragraph (d) of this subsection falls outside of the
13 pregnancy period, the coverage required under this subsection shall begin
14 no later than the first day of the last month that occurred during the
15 pregnancy.

16 (3) For group health plans and insurers offering group health insurance coverage in
17 Kentucky, the plan or insurer shall, at or before the time an individual is initially
18 offered the opportunity to enroll in the plan or coverage, provide the individual
19 with a notice of the special enrollment rights under this section.

20 (4) (a) Nothing in this section shall be construed to imply that the insured is not
21 responsible for the payment of premiums for each month during which
22 coverage is provided.

23 (b) For any coverage provided under this section, the original or first premium
24 shall become due and owing not earlier than thirty (30) days after the date
25 of enrollment.

26 ➔Section 5. KRS 304.17A-145 is amended to read as follows:

27 (1) As used in this section, "health benefit plan" has the same meaning as in KRS

1 304.17A-005, except that for purposes of this section, the term includes:

2 (a) Short-term limited-duration coverage; and

3 (b) Student health insurance offered by a Kentucky-licensed insurer under
 4 written contract with a university or college whose students it proposes to
 5 insure.

6 (2) (a) A health benefit plan shall provide ~~issued or renewed on or after July 15,~~
 7 ~~1996, that provides~~ maternity coverage.

8 (b) The coverage required by this subsection includes coverage for: ~~shall~~
 9 ~~provide~~

10 1. All individuals covered under the plan, including dependents,
 11 regardless of age;

12 2. Maternity care associated with pregnancy, childbirth, and postpartum
 13 care;

14 3. Labor and delivery;

15 4. All breastfeeding services and supplies required under 42 U.S.C. sec.
 16 300gg-13(a) and any related federal regulations, as amended; and

17 5. ~~Coverage for~~ Except as provided in subsection (3) of this section,
 18 inpatient care for a mother and her newly-born child for a minimum of:

19 a. Forty-eight (48) hours after vaginal delivery; or ~~and a minimum~~
 20 ~~of~~

21 b. Ninety-six (96) hours after delivery by Cesarean section.

22 (3) ~~(2)~~ The provisions of subsection (2)(b)5. ~~(4)~~ of this section shall not apply to a
 23 health benefit plan if:

24 (a) The ~~health benefit~~ plan authorizes an initial postpartum home visit which
 25 would include the collection of an adequate sample for the hereditary and
 26 metabolic newborn screening; and ~~if~~

27 (b) The attending physician, with the consent of the mother of the newly

1 ~~*born*~~^[newly born] child, authorizes a shorter length of stay~~[than that required~~
2 ~~of health benefit plans in subsection (1) of this section]~~ upon the physician's
3 determination that the mother and newborn meet the criteria for medical
4 stability in the most current version of "Guidelines for Perinatal Care"
5 prepared by the American Academy of Pediatrics and the American College
6 of Obstetricians and Gynecologists.

7 ➔Section 6. KRS 304.17A-220 is amended to read as follows:

- 8 (1) All group health plans and insurers offering group health insurance coverage in the
9 Commonwealth shall comply with *Section 4 of this Act and* the provisions of this
10 section.
- 11 (2) Subject to subsection (8) of this section, a group health plan, and a health insurance
12 insurer offering group health insurance coverage, may, with respect to a participant
13 or beneficiary, impose a pre-existing condition exclusion only if:
- 14 (a) The exclusion relates to a condition, whether physical or mental, regardless of
15 the cause of the condition, for which medical advice, diagnosis, care, or
16 treatment was recommended or received within the six (6) month period
17 ending on the enrollment date. For purposes of this paragraph:
- 18 1. Medical advice, diagnosis, care, or treatment is taken into account only
19 if it is recommended by, or received from, an individual licensed or
20 similarly authorized to provide such services under state law and
21 operating within the scope of practice authorized by state law; and
- 22 2. The six (6) month period ending on the enrollment date begins on the
23 six (6) month anniversary date preceding the enrollment date;
- 24 (b) The exclusion extends for a period of not more than twelve (12) months, or
25 eighteen (18) months in the case of a late enrollee, after the enrollment date;
- 26 (c) 1. The period of any pre-existing condition exclusion that would otherwise
27 apply to an individual is reduced by the number of days of creditable

- 1 coverage the individual has as of the enrollment date, as counted under
2 subsection (3) of this section; and
- 3 2. Except for ineligible individuals who apply for coverage in the
4 individual market, the period of any pre-existing condition exclusion
5 that would otherwise apply to an individual may be reduced by the
6 number of days of creditable coverage the individual has as of the
7 effective date of coverage under the policy; and
- 8 (d) A written notice of the pre-existing condition exclusion is provided to
9 participants under the plan, and the insurer cannot impose a pre-existing
10 condition exclusion with respect to a participant or a dependent of the
11 participant until such notice is provided.
- 12 (3) In reducing the pre-existing condition exclusion period that applies to an individual,
13 the amount of creditable coverage is determined by counting all the days on which
14 the individual has one (1) or more types of creditable coverage. For purposes of
15 counting creditable coverage:
- 16 (a) If on a particular day the individual has creditable coverage from more than
17 one (1) source, all the creditable coverage on that day is counted as one (1)
18 day;
- 19 (b) Any days in a waiting period for coverage are not creditable coverage;
- 20 (c) Days of creditable coverage that occur before a significant break in coverage
21 are not required to be counted; and
- 22 (d) Days in a waiting period and days in an affiliation period are not taken into
23 account in determining whether a significant break in coverage has occurred.
- 24 (4) An insurer may determine the amount of creditable coverage in another manner
25 than established in subsection (3) of this section that is at least as favorable to the
26 individual as the method established in subsection (3) of this section.
- 27 (5) If an insurer receives creditable coverage information, the insurer shall make a

1 determination regarding the amount of the individual's creditable coverage and the
2 length of any pre-existing exclusion period that remains. A written notice of the
3 length of the pre-existing condition exclusion period that remains after offsetting
4 for prior creditable coverage shall be issued by the insurer. An insurer may not
5 impose any limit on the amount of time that an individual has to present a
6 certificate or evidence of creditable coverage.

7 (6) For purposes of this section:

8 (a) "Pre-existing condition exclusion" means, with respect to coverage, a
9 limitation or exclusion of benefits relating to a condition based on the fact that
10 the condition was present before the effective date of coverage, whether or not
11 any medical advice, diagnosis, care, or treatment was recommended or
12 received before that day. A pre-existing condition exclusion includes any
13 exclusion applicable to an individual as a result of information relating to an
14 individual's health status before the individual's effective date of coverage
15 under a health benefit plan;

16 (b) "Enrollment date" means, with respect to an individual covered under a group
17 health plan or health insurance coverage, the first day of coverage or, if there
18 is a waiting period, the first day of the waiting period. If an individual
19 receiving benefits under a group health plan changes benefit packages, or if
20 the employer changes its group health insurer, the individual's enrollment date
21 does not change;

22 (c) "First day of coverage" means, in the case of an individual covered for
23 benefits under a group health plan, the first day of coverage under the plan
24 and, in the case of an individual covered by health insurance coverage in the
25 individual market, the first day of coverage under the policy or contract;

26 (d) "Late enrollee" means an individual whose enrollment in a plan is a late
27 enrollment;

- 1 (e) "Late enrollment" means enrollment of an individual under a group health
2 plan other than:
- 3 1. On the earliest date on which coverage can become effective for the
4 individual under the terms of the plan; or
 - 5 2. Through special enrollment;
- 6 (f) "Significant break in coverage" means a period of sixty-three (63) consecutive
7 days during each of which an individual does not have any creditable
8 coverage; and
- 9 (g) "Waiting period" means the period that must pass before coverage for an
10 employee or dependent who is otherwise eligible to enroll under the terms of
11 a group health plan can become effective. If an employee or dependent enrolls
12 as a late enrollee or special enrollee, any period before such late or special
13 enrollment is not a waiting period. If an individual seeks coverage in the
14 individual market, a waiting period begins on the date the individual submits a
15 substantially complete application for coverage and ends on:
- 16 1. If the application results in coverage, the date coverage begins; or
 - 17 2. If the application does not result in coverage, the date on which the
18 application is denied by the insurer or the date on which the offer of
19 coverage lapses.
- 20 (7) (a) 1. Except as otherwise provided under subsection (3) of this section, for
21 purposes of applying subsection (2)(c) of this section, a group health
22 plan, and a health insurance insurer offering group health insurance
23 coverage, shall count a period of creditable coverage without regard to
24 the specific benefits covered during the period.
- 25 2. A group health plan, or a health insurance insurer offering group health
26 insurance coverage, may elect to apply subsection (2)(c) of this section
27 based on coverage of benefits within each of several classes or

1 categories of benefits specified in federal regulations. This election shall
2 be made on a uniform basis for all participants and beneficiaries. Under
3 this election, a group health plan or insurer shall count a period of
4 creditable coverage with respect to any class or category of benefits if
5 any level of benefits is covered within this class or category.

6 3. In the case of an election with respect to a group health plan under
7 subparagraph 2. of this paragraph, whether or not health insurance
8 coverage is provided in connection with the plan, the plan shall:

9 a. Prominently state in any disclosure statements concerning the
10 plan, and state to each enrollee at the time of enrollment under the
11 plan, that the plan has made this election; and

12 b. Include in these statements a description of the effect of this
13 election.

14 (b) Periods of creditable coverage with respect to an individual shall be
15 established through presentation of certifications described in subsection (9)
16 of this section or in such other manner as may be specified in administrative
17 regulations.

18 (8) (a) Subject to paragraph (e) of this subsection, a group health plan, and a health
19 insurance insurer offering group health insurance coverage, may not impose
20 any pre-existing condition exclusion on a child who, within thirty (30) days
21 after birth, is covered under any creditable coverage. If a child is enrolled in a
22 group health plan or other creditable coverage within thirty (30) days after
23 birth and subsequently enrolls in another group health plan without a
24 significant break in coverage, the other group health plan may not impose any
25 pre-existing condition exclusion on the child.

26 (b) Subject to paragraph (e) of this subsection, a group health plan, and a health
27 insurance insurer offering group health insurance coverage, may not impose

1 any pre-existing condition exclusion on a child who is adopted or placed for
2 adoption before attaining eighteen (18) years of age and who, within thirty
3 (30) days after the adoption or placement for adoption, is covered under any
4 creditable coverage. If a child is enrolled in a group health plan or other
5 creditable coverage within thirty (30) days after adoption or placement for
6 adoption and subsequently enrolls in another group health plan without a
7 significant break in coverage, the other group health plan may not impose any
8 pre-existing condition exclusion on the child. This shall not apply to coverage
9 before the date of the adoption or placement for adoption.

10 (c) A group health plan may not impose any pre-existing condition exclusion
11 relating to pregnancy.

12 (d) A group health plan may not impose a pre-existing condition exclusion
13 relating to a condition based solely on genetic information. If an individual is
14 diagnosed with a condition, even if the condition relates to genetic
15 information, the insurer may impose a pre-existing condition exclusion with
16 respect to the condition, subject to other requirements of this section.

17 (e) Paragraphs (a) and (b) of this subsection shall no longer apply to an individual
18 after the end of the first sixty-three (63) day period during all of which the
19 individual was not covered under any creditable coverage.

20 (9) (a) 1. A group health plan, and a health insurance insurer offering group health
21 insurance coverage, shall provide a certificate of creditable coverage as
22 described in subparagraph 2. of this subsection. A certificate of
23 creditable coverage shall be provided, without charge, for participants or
24 dependents who are or were covered under a group health plan upon the
25 occurrence of any of the following events:

26 a. At the time an individual ceases to be covered under a health
27 benefit plan or otherwise becomes eligible under a COBRA

- 1 continuation provision;
- 2 b. In the case of an individual becoming covered under a COBRA
- 3 continuation provision, at the time the individual ceases to be
- 4 covered under the COBRA continuation provision; and
- 5 c. On request on behalf of an individual made not later than twenty-
- 6 four (24) months after the date of cessation of the coverage
- 7 described in subdivision a. or b. of this subparagraph, whichever is
- 8 later.

9 The certificate of creditable coverage as described under subdivision a.

10 of this subparagraph may be provided, to the extent practicable, at a time

11 consistent with notices required under any applicable COBRA

12 continuation provision.

- 13 2. The certification described in this subparagraph is a written certification
- 14 of:
- 15 a. The period of creditable coverage of the individual under the
- 16 health benefit plan and the coverage, if any, under the COBRA
- 17 continuation provision; and
- 18 b. The waiting period, if any, and affiliation period, if applicable,
- 19 imposed with respect to the individual for any coverage under the
- 20 plan.
- 21 3. To the extent that medical care under a group health plan consists of
- 22 group health insurance coverage, the plan is deemed to have satisfied the
- 23 certification requirement under this paragraph if the health insurance
- 24 insurer offering the coverage provides for the certification in accordance
- 25 with this paragraph.

- 26 (b) In the case of an election described in subsection (7)(a)2. of this section by a
- 27 group health plan or health insurance insurer, if the plan or insurer enrolls an

1 individual for coverage under the plan and the individual provides a
2 certification of coverage of the individual under paragraph (a) of this
3 subsection:

- 4 1. Upon request of that plan or insurer, the entity that issued the
5 certification provided by the individual shall promptly disclose to the
6 requesting plan or insurer information on coverage of classes and
7 categories of health benefits available under the entity's plan or
8 coverage; and
- 9 2. The entity may charge the requesting plan or insurer for the reasonable
10 cost of disclosing this information.

11 (10) (a) A group health plan, and a health insurance insurer offering group health
12 insurance coverage in connection with a group health plan, shall permit an
13 employee who is eligible but not enrolled for coverage under the terms of the
14 plan, or a dependent of that employee if the dependent is eligible but not
15 enrolled for coverage under these terms, to enroll for coverage under the
16 terms of the plan if each of the following conditions is met:

- 17 1. The employee or dependent was covered under a group health plan or
18 had health insurance coverage at the time coverage was previously
19 offered to the employee or dependent;
- 20 2. The employee stated in writing at that time that coverage under a group
21 health plan or health insurance coverage was the reason for declining
22 enrollment, but only if the plan sponsor or insurer, if applicable,
23 required that statement at that time and provided the employee with
24 notice of the requirement, and the consequences of the requirement, at
25 that time;
- 26 3. The employee's or dependent's coverage described in subparagraph 1. of
27 this paragraph:

- 1 a. Was under a COBRA continuation provision and the coverage
2 under that provision was exhausted; or
- 3 b. Was not under such a provision and either the coverage was
4 terminated as a result of loss of eligibility for the coverage,
5 including as a result of legal separation, divorce, cessation of
6 dependent status, such as obtaining the maximum age to be
7 eligible as a dependent child, death of the employee, termination
8 of employment, reduction in the number of hours of employment,
9 employer contributions toward the coverage were terminated, a
10 situation in which an individual incurs a claim that would meet or
11 exceed a lifetime limit on all benefits, or a situation in which a
12 plan no longer offers any benefits to the class of similarly situated
13 individuals that includes the individual; or
- 14 c. Was offered through a health maintenance organization or other
15 arrangement in the group market that does not provide benefits to
16 individuals who no longer reside, live, or work in a service area
17 and, loss of coverage in the group market occurred because an
18 individual no longer resides, lives, or works in the service area,
19 whether or not within the choice of the individual, and no other
20 benefit package is available to the individual; and
- 21 4. An insurer shall allow an employee and dependent a period of at least
22 thirty (30) days after an event described in this paragraph has occurred
23 to request enrollment for the employee or the employee's dependent.
24 Coverage shall begin no later than the first day of the first calendar
25 month beginning after the date the insurer receives the request for
26 special enrollment.
- 27 (b) A dependent of a current employee, including the employee's spouse, and the

1 employee each are eligible for enrollment in the group health plan subject to
2 plan eligibility rules conditioning dependent enrollment on enrollment of the
3 employee if the requirements of paragraph (a) of this subsection are satisfied.

4 (c) 1. If:

5 a. A group health plan makes coverage available with respect to a
6 dependent of an individual;

7 b. The individual is a participant under the plan, or has met any
8 waiting period applicable to becoming a participant under the plan
9 and is eligible to be enrolled under the plan but for a failure to
10 enroll during a previous enrollment period; and

11 c. A person becomes such a dependent of the individual through
12 marriage, birth, or adoption or placement for adoption;

13 the group health plan shall provide for a dependent special enrollment
14 period described in subparagraph 2. of this paragraph during which the
15 person or, if not otherwise enrolled, the individual, may be enrolled
16 under the plan as a dependent of the individual, and in the case of the
17 birth or adoption of a child, the spouse of the individual may be enrolled
18 as a dependent of the individual if the spouse is otherwise eligible for
19 coverage.

20 2. A dependent special enrollment period under this subparagraph shall be
21 a period of at least thirty (30) days and shall begin on the later of:

22 a. The date dependent coverage is made available; or

23 b. The date of the marriage, birth, or adoption or placement for
24 adoption, as the case may be, described in subparagraph 1.c. of
25 this paragraph.

26 3. If an individual seeks to enroll a dependent during the first thirty (30)
27 days of the dependent special enrollment period, the coverage of the

1 dependent shall become effective:

2 a. In the case of marriage, not later than the first day of the first
3 month beginning after the date the completed request for
4 enrollment is received;

5 b. In the case of a dependent's birth, as of the date of the birth; or

6 c. In the case of a dependent's adoption or placement for adoption,
7 the date of the adoption or placement for adoption.

8 (d) At or before the time an employee is initially offered the opportunity to enroll
9 in a group health plan, the employer shall provide the employee with a notice
10 of special enrollment rights.

11 (11) (a) In the case of a group health plan that offers medical care through health
12 insurance coverage offered by a health maintenance organization, the plan
13 may provide for an affiliation period with respect to coverage through the
14 organization only if:

15 1. No pre-existing condition exclusion is imposed with respect to coverage
16 through the organization;

17 2. The period is applied uniformly without regard to any health status-
18 related factors; and

19 3. The period does not exceed two (2) months, or three (3) months in the
20 case of a late enrollee.

21 (b) 1. For purposes of this section, the term "affiliation period" means a period
22 which, under the terms of the health insurance coverage offered by the
23 health maintenance organization, must expire before the health
24 insurance coverage becomes effective. The organization is not required
25 to provide health care services or benefits during this period and no
26 premium shall be charged to the participant or beneficiary for any
27 coverage during the period.

- 1 2. This period shall begin on the enrollment date.
- 2 3. An affiliation period under a plan shall run concurrently with any
- 3 waiting period under the plan.

4 (c) A health maintenance organization described in paragraph (a) of this
5 subsection may use alternative methods other than those described in that
6 paragraph to address adverse selection as approved by the commissioner.

7 ➔Section 7. KRS 18A.225 (Effective January 1, 2025) is amended to read as
8 follows:

- 9 (1) (a) The term "employee" for purposes of this section means:
 - 10 1. Any person, including an elected public official, who is regularly
 - 11 employed by any department, office, board, agency, or branch of state
 - 12 government; or by a public postsecondary educational institution; or by
 - 13 any city, urban-county, charter county, county, or consolidated local
 - 14 government, whose legislative body has opted to participate in the state-
 - 15 sponsored health insurance program pursuant to KRS 79.080; and who
 - 16 is either a contributing member to any one (1) of the retirement systems
 - 17 administered by the state, including but not limited to the Kentucky
 - 18 Retirement Systems, County Employees Retirement System, Kentucky
 - 19 Teachers' Retirement System, the Legislators' Retirement Plan, or the
 - 20 Judicial Retirement Plan; or is receiving a contractual contribution from
 - 21 the state toward a retirement plan; or, in the case of a public
 - 22 postsecondary education institution, is an individual participating in an
 - 23 optional retirement plan authorized by KRS 161.567; or is eligible to
 - 24 participate in a retirement plan established by an employer who ceases
 - 25 participating in the Kentucky Employees Retirement System pursuant to
 - 26 KRS 61.522 whose employees participated in the health insurance plans
 - 27 administered by the Personnel Cabinet prior to the employer's effective

- 1 cessation date in the Kentucky Employees Retirement System;
- 2 2. Any certified or classified employee of a local board of education or a
- 3 public charter school as defined in KRS 160.1590;
- 4 3. Any elected member of a local board of education;
- 5 4. Any person who is a present or future recipient of a retirement
- 6 allowance from the Kentucky Retirement Systems, County Employees
- 7 Retirement System, Kentucky Teachers' Retirement System, the
- 8 Legislators' Retirement Plan, the Judicial Retirement Plan, or the
- 9 Kentucky Community and Technical College System's optional
- 10 retirement plan authorized by KRS 161.567, except that a person who is
- 11 receiving a retirement allowance and who is age sixty-five (65) or older
- 12 shall not be included, with the exception of persons covered under KRS
- 13 61.702(2)(b)3. and 78.5536(2)(b)3., unless he or she is actively
- 14 employed pursuant to subparagraph 1. of this paragraph; and
- 15 5. Any eligible dependents and beneficiaries of participating employees
- 16 and retirees who are entitled to participate in the state-sponsored health
- 17 insurance program;
- 18 (b) The term "health benefit plan" for the purposes of this section means a health
- 19 benefit plan as defined in KRS 304.17A-005;
- 20 (c) The term "insurer" for the purposes of this section means an insurer as defined
- 21 in KRS 304.17A-005; and
- 22 (d) The term "managed care plan" for the purposes of this section means a
- 23 managed care plan as defined in KRS 304.17A-500.
- 24 (2) (a) The secretary of the Finance and Administration Cabinet, upon the
- 25 recommendation of the secretary of the Personnel Cabinet, shall procure, in
- 26 compliance with the provisions of KRS 45A.080, 45A.085, and 45A.090,
- 27 from one (1) or more insurers authorized to do business in this state, a group

1 health benefit plan that may include but not be limited to health maintenance
2 organization (HMO), preferred provider organization (PPO), point of service
3 (POS), and exclusive provider organization (EPO) benefit plans
4 encompassing all or any class or classes of employees. With the exception of
5 employers governed by the provisions of KRS Chapters 16, 18A, and 151B,
6 all employers of any class of employees or former employees shall enter into
7 a contract with the Personnel Cabinet prior to including that group in the state
8 health insurance group. The contracts shall include but not be limited to
9 designating the entity responsible for filing any federal forms, adoption of
10 policies required for proper plan administration, acceptance of the contractual
11 provisions with health insurance carriers or third-party administrators, and
12 adoption of the payment and reimbursement methods necessary for efficient
13 administration of the health insurance program. Health insurance coverage
14 provided to state employees under this section shall, at a minimum, contain
15 the same benefits as provided under Kentucky Kare Standard as of January 1,
16 1994, and shall include a mail-order drug option as provided in subsection
17 (13) of this section. All employees and other persons for whom the health care
18 coverage is provided or made available shall annually be given an option to
19 elect health care coverage through a self-funded plan offered by the
20 Commonwealth or, if a self-funded plan is not available, from a list of
21 coverage options determined by the competitive bid process under the
22 provisions of KRS 45A.080, 45A.085, and 45A.090 and made available
23 during annual open enrollment.

24 (b) The policy or policies shall be approved by the commissioner of insurance
25 and may contain the provisions the commissioner of insurance approves,
26 whether or not otherwise permitted by the insurance laws.

27 (c) Any carrier bidding to offer health care coverage to employees shall agree to

1 provide coverage to all members of the state group, including active
2 employees and retirees and their eligible covered dependents and
3 beneficiaries, within the county or counties specified in its bid. Except as
4 provided in subsection (20) of this section, any carrier bidding to offer health
5 care coverage to employees shall also agree to rate all employees as a single
6 entity, except for those retirees whose former employers insure their active
7 employees outside the state-sponsored health insurance program and as
8 otherwise provided in KRS 61.702(2)(b)3.b. and 78.5536(2)(b)3.b.

9 (d) Any carrier bidding to offer health care coverage to employees shall agree to
10 provide enrollment, claims, and utilization data to the Commonwealth in a
11 format specified by the Personnel Cabinet with the understanding that the data
12 shall be owned by the Commonwealth; to provide data in an electronic form
13 and within a time frame specified by the Personnel Cabinet; and to be subject
14 to penalties for noncompliance with data reporting requirements as specified
15 by the Personnel Cabinet. The Personnel Cabinet shall take strict precautions
16 to protect the confidentiality of each individual employee; however,
17 confidentiality assertions shall not relieve a carrier from the requirement of
18 providing stipulated data to the Commonwealth.

19 (e) The Personnel Cabinet shall develop the necessary techniques and capabilities
20 for timely analysis of data received from carriers and, to the extent possible,
21 provide in the request-for-proposal specifics relating to data requirements,
22 electronic reporting, and penalties for noncompliance. The Commonwealth
23 shall own the enrollment, claims, and utilization data provided by each carrier
24 and shall develop methods to protect the confidentiality of the individual. The
25 Personnel Cabinet shall include in the October annual report submitted
26 pursuant to the provisions of KRS 18A.226 to the Governor, the General
27 Assembly, and the Chief Justice of the Supreme Court, an analysis of the

1 financial stability of the program, which shall include but not be limited to
2 loss ratios, methods of risk adjustment, measurements of carrier quality of
3 service, prescription coverage and cost management, and statutorily required
4 mandates. If state self-insurance was available as a carrier option, the report
5 also shall provide a detailed financial analysis of the self-insurance fund
6 including but not limited to loss ratios, reserves, and reinsurance agreements.

7 (f) If any agency participating in the state-sponsored employee health insurance
8 program for its active employees terminates participation and there is a state
9 appropriation for the employer's contribution for active employees' health
10 insurance coverage, then neither the agency nor the employees shall receive
11 the state-funded contribution after termination from the state-sponsored
12 employee health insurance program.

13 (g) Any funds in flexible spending accounts that remain after all reimbursements
14 have been processed shall be transferred to the credit of the state-sponsored
15 health insurance plan's appropriation account.

16 (h) Each entity participating in the state-sponsored health insurance program shall
17 provide an amount at least equal to the state contribution rate for the employer
18 portion of the health insurance premium. For any participating entity that used
19 the state payroll system, the employer contribution amount shall be equal to
20 but not greater than the state contribution rate.

21 (3) The premiums may be paid by the policyholder:

22 (a) Wholly from funds contributed by the employee, by payroll deduction or
23 otherwise;

24 (b) Wholly from funds contributed by any department, board, agency, public
25 postsecondary education institution, or branch of state, city, urban-county,
26 charter county, county, or consolidated local government; or

27 (c) Partly from each, except that any premium due for health care coverage or

1 dental coverage, if any, in excess of the premium amount contributed by any
2 department, board, agency, postsecondary education institution, or branch of
3 state, city, urban-county, charter county, county, or consolidated local
4 government for any other health care coverage shall be paid by the employee.

5 (4) If an employee moves his or her place of residence or employment out of the
6 service area of an insurer offering a managed health care plan, under which he or
7 she has elected coverage, into either the service area of another managed health care
8 plan or into an area of the Commonwealth not within a managed health care plan
9 service area, the employee shall be given an option, at the time of the move or
10 transfer, to change his or her coverage to another health benefit plan.

11 (5) No payment of premium by any department, board, agency, public postsecondary
12 educational institution, or branch of state, city, urban-county, charter county,
13 county, or consolidated local government shall constitute compensation to an
14 insured employee for the purposes of any statute fixing or limiting the
15 compensation of such an employee. Any premium or other expense incurred by any
16 department, board, agency, public postsecondary educational institution, or branch
17 of state, city, urban-county, charter county, county, or consolidated local
18 government shall be considered a proper cost of administration.

19 (6) The policy or policies may contain the provisions with respect to the class or classes
20 of employees covered, amounts of insurance or coverage for designated classes or
21 groups of employees, policy options, terms of eligibility, and continuation of
22 insurance or coverage after retirement.

23 (7) Group rates under this section shall be made available to the disabled child of an
24 employee regardless of the child's age if the entire premium for the disabled child's
25 coverage is paid by the state employee. A child shall be considered disabled if he or
26 she has been determined to be eligible for federal Social Security disability benefits.

27 (8) The health care contract or contracts for employees shall be entered into for a

1 period of not less than one (1) year.

2 (9) The secretary shall appoint thirty-two (32) persons to an Advisory Committee of
3 State Health Insurance Subscribers to advise the secretary or the secretary's
4 designee regarding the state-sponsored health insurance program for employees.
5 The secretary shall appoint, from a list of names submitted by appointing
6 authorities, members representing school districts from each of the seven (7)
7 Supreme Court districts, members representing state government from each of the
8 seven (7) Supreme Court districts, two (2) members representing retirees under age
9 sixty-five (65), one (1) member representing local health departments, two (2)
10 members representing the Kentucky Teachers' Retirement System, and three (3)
11 members at large. The secretary shall also appoint two (2) members from a list of
12 five (5) names submitted by the Kentucky Education Association, two (2) members
13 from a list of five (5) names submitted by the largest state employee organization of
14 nonschool state employees, two (2) members from a list of five (5) names submitted
15 by the Kentucky Association of Counties, two (2) members from a list of five (5)
16 names submitted by the Kentucky League of Cities, and two (2) members from a
17 list of names consisting of five (5) names submitted by each state employee
18 organization that has two thousand (2,000) or more members on state payroll
19 deduction. The advisory committee shall be appointed in January of each year and
20 shall meet quarterly.

21 (10) Notwithstanding any other provision of law to the contrary, the policy or policies
22 provided to employees pursuant to this section shall not provide coverage for
23 obtaining or performing an abortion, nor shall any state funds be used for the
24 purpose of obtaining or performing an abortion on behalf of employees or their
25 dependents.

26 (11) Interruption of an established treatment regime with maintenance drugs shall be
27 grounds for an insured to appeal a formulary change through the established appeal

1 procedures approved by the Department of Insurance, if the physician supervising
2 the treatment certifies that the change is not in the best interests of the patient.

3 (12) Any employee who is eligible for and elects to participate in the state health
4 insurance program as a retiree, or the spouse or beneficiary of a retiree, under any
5 one (1) of the state-sponsored retirement systems shall not be eligible to receive the
6 state health insurance contribution toward health care coverage as a result of any
7 other employment for which there is a public employer contribution. This does not
8 preclude a retiree and an active employee spouse from using both contributions to
9 the extent needed for purchase of one (1) state sponsored health insurance policy
10 for that plan year.

11 (13) (a) The policies of health insurance coverage procured under subsection (2) of
12 this section shall include a mail-order drug option for maintenance drugs for
13 state employees. Maintenance drugs may be dispensed by mail order in
14 accordance with Kentucky law.

15 (b) A health insurer shall not discriminate against any retail pharmacy located
16 within the geographic coverage area of the health benefit plan and that meets
17 the terms and conditions for participation established by the insurer, including
18 price, dispensing fee, and copay requirements of a mail-order option. The
19 retail pharmacy shall not be required to dispense by mail.

20 (c) The mail-order option shall not permit the dispensing of a controlled
21 substance classified in Schedule II.

22 (14) The policy or policies provided to state employees or their dependents pursuant to
23 this section shall provide coverage for obtaining a hearing aid and acquiring hearing
24 aid-related services for insured individuals under eighteen (18) years of age, subject
25 to a cap of one thousand four hundred dollars (\$1,400) every thirty-six (36) months
26 pursuant to KRS 304.17A-132.

27 (15) Any policy provided to state employees or their dependents pursuant to this section

- 1 shall provide coverage for the diagnosis and treatment of autism spectrum disorders
2 consistent with KRS 304.17A-142.
- 3 (16) Any policy provided to state employees or their dependents pursuant to this section
4 shall provide coverage for obtaining amino acid-based elemental formula pursuant
5 to KRS 304.17A-258.
- 6 (17) If a state employee's residence and place of employment are in the same county,
7 and if the hospital located within that county does not offer surgical services,
8 intensive care services, obstetrical services, level II neonatal services, diagnostic
9 cardiac catheterization services, and magnetic resonance imaging services, the
10 employee may select a plan available in a contiguous county that does provide
11 those services, and the state contribution for the plan shall be the amount available
12 in the county where the plan selected is located.
- 13 (18) If a state employee's residence and place of employment are each located in
14 counties in which the hospitals do not offer surgical services, intensive care
15 services, obstetrical services, level II neonatal services, diagnostic cardiac
16 catheterization services, and magnetic resonance imaging services, the employee
17 may select a plan available in a county contiguous to the county of residence that
18 does provide those services, and the state contribution for the plan shall be the
19 amount available in the county where the plan selected is located.
- 20 (19) The Personnel Cabinet is encouraged to study whether it is fair and reasonable and
21 in the best interests of the state group to allow any carrier bidding to offer health
22 care coverage under this section to submit bids that may vary county by county or
23 by larger geographic areas.
- 24 (20) Notwithstanding any other provision of this section, the bid for proposals for health
25 insurance coverage for calendar year 2004 shall include a bid scenario that reflects
26 the statewide rating structure provided in calendar year 2003 and a bid scenario that
27 allows for a regional rating structure that allows carriers to submit bids that may

- 1 vary by region for a given product offering as described in this subsection:
- 2 (a) The regional rating bid scenario shall not include a request for bid on a
3 statewide option;
- 4 (b) The Personnel Cabinet shall divide the state into geographical regions which
5 shall be the same as the partnership regions designated by the Department for
6 Medicaid Services for purposes of the Kentucky Health Care Partnership
7 Program established pursuant to 907 KAR 1:705;
- 8 (c) The request for proposal shall require a carrier's bid to include every county
9 within the region or regions for which the bid is submitted and include but not
10 be restricted to a preferred provider organization (PPO) option;
- 11 (d) If the Personnel Cabinet accepts a carrier's bid, the cabinet shall award the
12 carrier all of the counties included in its bid within the region. If the Personnel
13 Cabinet deems the bids submitted in accordance with this subsection to be in
14 the best interests of state employees in a region, the cabinet may award the
15 contract for that region to no more than two (2) carriers; and
- 16 (e) Nothing in this subsection shall prohibit the Personnel Cabinet from including
17 other requirements or criteria in the request for proposal.
- 18 (21) Any fully insured health benefit plan or self-insured plan issued or renewed on or
19 after July 12, 2006, to public employees pursuant to this section which provides
20 coverage for services rendered by a physician or osteopath duly licensed under KRS
21 Chapter 311 that are within the scope of practice of an optometrist duly licensed
22 under the provisions of KRS Chapter 320 shall provide the same payment of
23 coverage to optometrists as allowed for those services rendered by physicians or
24 osteopaths.
- 25 (22) Any fully insured health benefit plan or self-insured plan issued or renewed to
26 public employees pursuant to this section shall comply with:
- 27 (a) KRS 304.12-237;

- 1 (b) KRS 304.17A-270 and 304.17A-525;
- 2 (c) KRS 304.17A-600 to 304.17A-633;
- 3 (d) KRS 205.593;
- 4 (e) KRS 304.17A-700 to 304.17A-730;
- 5 (f) KRS 304.14-135;
- 6 (g) KRS 304.17A-580 and 304.17A-641;
- 7 (h) KRS 304.99-123;
- 8 (i) KRS 304.17A-138;
- 9 (j) KRS 304.17A-148;
- 10 (k) KRS 304.17A-163 and 304.17A-1631;
- 11 (l) KRS 304.17A-265;
- 12 (m) KRS 304.17A-261;
- 13 (n) KRS 304.17A-262;~~[and]~~
- 14 (o) **Section 4 of this Act;**
- 15 **(p) Section 5 of this Act; and**
- 16 **(q)** Administrative regulations promulgated pursuant to statutes listed in this
- 17 subsection.

18 ➔Section 8. KRS 164.2871 (Effective January 1, 2025) is amended to read as
 19 follows:

- 20 (1) The governing board of each state postsecondary educational institution is
- 21 authorized to purchase liability insurance for the protection of the individual
- 22 members of the governing board, faculty, and staff of such institutions from liability
- 23 for acts and omissions committed in the course and scope of the individual's
- 24 employment or service. Each institution may purchase the type and amount of
- 25 liability coverage deemed to best serve the interest of such institution.
- 26 (2) All retirement annuity allowances accrued or accruing to any employee of a state
- 27 postsecondary educational institution through a retirement program sponsored by

1 the state postsecondary educational institution are hereby exempt from any state,
2 county, or municipal tax, and shall not be subject to execution, attachment,
3 garnishment, or any other process whatsoever, nor shall any assignment thereof be
4 enforceable in any court. Except retirement benefits accrued or accruing to any
5 employee of a state postsecondary educational institution through a retirement
6 program sponsored by the state postsecondary educational institution on or after
7 January 1, 1998, shall be subject to the tax imposed by KRS 141.020, to the extent
8 provided in KRS 141.010 and 141.0215.

9 (3) Except as provided in KRS Chapter 44, the purchase of liability insurance for
10 members of governing boards, faculty and staff of institutions of higher education
11 in this state shall not be construed to be a waiver of sovereign immunity or any
12 other immunity or privilege.

13 (4) The governing board of each state postsecondary education institution is authorized
14 to provide a self-insured employer group health plan to its employees, which plan
15 shall:

16 (a) Conform to the requirements of Subtitle 32 of KRS Chapter 304; and

17 (b) Except as provided in subsection (5) of this section, be exempt from
18 conformity with Subtitle 17A of KRS Chapter 304.

19 (5) A self-insured employer group health plan provided by the governing board of a
20 state postsecondary education institution to its employees shall comply with:

21 (a) KRS 304.17A-163 and 304.17A-1631;

22 (b) KRS 304.17A-265;

23 (c) KRS 304.17A-261;~~and~~

24 (d) KRS 304.17A-262;

25 (e) Section 4 of this Act; and

26 (f) Section 5 of this Act.

27 ➔Section 9. KRS 194A.099 is amended to read as follows:

- 1 (1) The Division of Health Benefit Exchange *within the Office of Data Analytics* shall
2 administer the provisions of the Patient Protection and Affordable Care Act of
3 2010, Pub. L. No. 111-148.
- 4 (2) The Division of Health Benefit Exchange shall:
- 5 (a) Facilitate enrollment in health coverage and the purchase and sale of qualified
6 health plans in the individual market;
- 7 (b) Facilitate the ability of eligible individuals to receive premium tax credits and
8 cost-sharing reductions and enable eligible small businesses to receive tax
9 credits, in compliance with all applicable federal and state laws and
10 regulations;
- 11 (c) Oversee the consumer assistance programs of navigators, in-person assisters,
12 certified application counselors, and insurance agents as appropriate;
- 13 (d) At a minimum, carry out the functions and responsibilities required pursuant
14 to 42 U.S.C. sec. 18031 to implement and comply with federal regulations in
15 accordance with 42 U.S.C. sec. 18041; ~~and~~
- 16 (e) Regularly consult with stakeholders in accordance with 45 C.F.R. sec.
17 155.130; *and*
- 18 *(f) Comply with Section 4 of this Act.*
- 19 (3) The Office *of Data Analytics*:
- 20 *(a)* May enter into contracts and other agreements with appropriate entities,
21 including but not limited to federal, state, and local agencies, as permitted
22 under 45 C.F.R. sec. 155.110, to the extent necessary to carry out the duties
23 and responsibilities of the office ~~if, provided that~~ the agreements incorporate
24 adequate protections with respect to the confidentiality of any information to
25 be shared; ~~;~~
- 26 ~~*(b)(4)*~~ ~~[The office]~~ Shall pursue all available federal funding for the further
27 development and operation of the Division of Health Benefit Exchange; ~~;~~

1 ~~(c)(5)~~ ~~{The Office of Health Data and Analytics}~~ Shall promulgate
2 administrative regulations in accordance with KRS Chapter 13A to implement
3 this section; and ~~{}~~

4 ~~(d)(6)~~ ~~{The office}~~ Shall not establish procedures and rules that conflict with or
5 prevent the application of the Patient Protection and Affordable Care Act of
6 2010, Pub. L. No. 111-148.

7 ➔Section 10. KRS 205.522 is amended to read as follows:

8 (1) *With respect to the administration and provision of Medicaid benefits pursuant to*
9 *this chapter,* the Department for Medicaid Services, ~~{and}~~ any managed care
10 organization contracted to provide Medicaid benefits pursuant to this chapter, and
11 *the state's medical assistance program* shall *be subject to, and* comply with, the
12 *following, as applicable:* ~~{provisions of}~~

13 (a) KRS 304.17A-163; ~~{}~~

14 (b) KRS 304.17A-1631; ~~{}~~

15 (c) KRS 304.17A-167; ~~{}~~

16 (d) KRS 304.17A-235; ~~{}~~

17 (e) KRS 304.17A-257; ~~{}~~

18 (f) KRS 304.17A-259; ~~{}~~

19 (g) KRS 304.17A-263; ~~{}~~

20 (h) KRS 304.17A-515; ~~{}~~

21 (i) KRS 304.17A-580; ~~{}~~

22 (j) KRS 304.17A-600, 304.17A-603, and 304.17A-607; ~~{and}~~

23 (k) KRS 304.17A-740 to 304.17A-743; and ~~{as applicable}~~

24 (l) *Section 5 of this Act.*

25 (2) A managed care organization contracted to provide Medicaid benefits pursuant to
26 this chapter shall comply with the reporting requirements of KRS 304.17A-732.

27 ➔Section 11. KRS 205.592 is amended to read as follows:

1 **(1) Except as provided in subsection (2) of this section,** pregnant women, new mothers
 2 up to twelve (12) months postpartum, and children up to age one (1) shall be
 3 eligible for participation in the Kentucky Medical Assistance Program if:

4 ~~(a)(1)~~ They have family income up to but not exceeding one hundred and
 5 eighty-five percent (85%) of the nonfarm income official poverty guidelines
 6 as promulgated by the Department of Health and Human Services of the
 7 United States as revised annually; and

8 ~~(b)(2)~~ They are otherwise eligible for the program.

9 **(2) The percentage established in subsection (1)(a) of this section may be increased**
 10 **to the extent:**

11 **(a) Permitted under federal law; and**

12 **(b) Funding is available.**

13 ➔Section 12. KRS 205.6485 is amended to read as follows:

14 (1) **As used in this section, "KCHIP" means the Kentucky Children's Health**
 15 **Insurance Program.**

16 **(2)** The Cabinet for Health and Family Services shall:

17 **(a)** Prepare a state child health plan, **known as KCHIP,** meeting the requirements
 18 of Title XXI of the Federal Social Security Act, for submission to the
 19 Secretary of the United States Department of Health and Human Services
 20 within such time as will permit the state to receive the maximum amounts of
 21 federal matching funds available under Title XXI; **and** ~~the cabinet shall,~~

22 **(b)** By administrative regulation promulgated in accordance with KRS Chapter
 23 13A, establish the following:

24 ~~1.(a)~~ The eligibility criteria for children covered by **KCHIP, which**
 25 **shall include a provision that** ~~the Kentucky Children's Health Insurance~~
 26 ~~Program. However,~~ no person eligible for services under Title XIX of
 27 the Social Security Act, 42 U.S.C. **secs.** 1396 to 1396v, as amended,

1 shall be eligible for services under KCHIP,~~[the Kentucky Children's~~
2 ~~Health Insurance Program]~~ except to the extent that Title XIX coverage
3 is expanded by KRS 205.6481 to 205.6495 and KRS 304.17A-340;

4 ~~2.[(b)]~~ The schedule of benefits to be covered by KCHIP~~[the Kentucky~~
5 ~~Children's Health Insurance Program]~~, which shall:~~[include preventive~~
6 ~~services, vision services including glasses, and dental services including~~
7 ~~at least sealants, extractions, and fillings, and which shall]~~

8 a. Be at least equivalent to one (1) of the following:

9 ~~i.[(1)]~~ The standard Blue Cross/Blue Shield preferred provider
10 option under the Federal Employees Health Benefit Plan
11 established by 5 U.S.C. sec. 8903(1);

12 ~~ii.[(2)]~~ A mid-range health benefit coverage plan that is offered and
13 generally available to state employees; or

14 ~~iii.[(3)]~~ Health insurance coverage offered by a health
15 maintenance organization that has the largest insured
16 commercial, non-Medicaid enrollment of covered lives in the
17 state; and

18 **b. Comply with subsection (6) of this section;**

19 ~~3.[(c)]~~ The premium contribution per family ~~for[of]~~ health insurance
20 coverage available under the KCHIP, which~~[Kentucky Children's~~
21 ~~Health Insurance Program with provisions for the payment of premium~~
22 ~~contributions by families of children eligible for coverage by the~~
23 ~~program based upon a sliding scale relating to family income. Premium~~
24 ~~contributions]~~ shall be based:

25 a. On a six (6) month period; and

26 **b. Upon a sliding scale relating to family income** not to exceed:

27 ~~i.[(1)]~~ Ten dollars (\$10), to be paid by a family with income

1 between one hundred percent (100%) to one hundred thirty-
2 three percent (133%) of the federal poverty level;

3 ~~ii.~~^{2.} Twenty dollars (\$20), to be paid by a family with income
4 between one hundred thirty-four percent (134%) to one
5 hundred forty-nine percent (149%) of the federal poverty
6 level; and

7 ~~iii.~~^{3.} One hundred twenty dollars (\$120), to be paid by a
8 family with income between one hundred fifty percent
9 (150%) to two hundred percent (200%) of the federal
10 poverty level, and which may be made on a partial payment
11 plan of twenty dollars (\$20) per month or sixty dollars (\$60)
12 per quarter;

13 ~~4.(d)~~ There shall be no copayments for services provided under
14 KCHIP~~[the Kentucky Children's Health Insurance Program]~~; and

15 ~~5.(e)~~ a. The criteria for health services providers and insurers
16 wishing to contract with the Commonwealth to provide~~[the~~
17 ~~children's health insurance]~~ coverage under KCHIP.

18 b. ~~[However,]~~ The cabinet shall provide, in any contracting process
19 for coverage of~~[the]~~ preventive services~~[health insurance~~
20 ~~program]~~, the opportunity for a public health department to bid on
21 preventive health services to eligible children within the public
22 health department's service area. A public health department shall
23 not be disqualified from bidding because the department does not
24 currently offer all the services required by~~[paragraph (b) of]~~ this
25 section~~[subsection]~~. The criteria shall be set forth in administrative
26 regulations under KRS Chapter 13A and shall maximize
27 competition among the providers and insurers. The~~[Cabinet for]~~

1 Finance and Administration Cabinet shall provide oversight over
 2 contracting policies and procedures to assure that the number of
 3 applicants for contracts is maximized.

4 ~~(3)~~~~(2)~~ Within twelve (12) months of federal approval of the state's Title XXI child
 5 health plan, the Cabinet for Health and Family Services shall assure that a KCHIP
 6 program is available to all eligible children in all regions of the state. If necessary,
 7 in order to meet this assurance, the cabinet shall institute its own program.

8 ~~(4)~~~~(3)~~ KCHIP recipients shall have direct access without a referral from any
 9 gatekeeper primary care provider to dentists for covered primary dental services
 10 and to optometrists and ophthalmologists for covered primary eye and vision
 11 services.

12 ~~(5)~~~~(4)~~ KCHIP~~[The Kentucky Children's Health Insurance Plan]~~ shall comply with
 13 KRS 304.17A-163 and 304.17A-1631.

14 **(6) The schedule of benefits required under subsection (2)(b)2. of this section shall**
 15 **include:**

16 **(a) Preventive services;**

17 **(b) Vision services, including glasses;**

18 **(c) Dental services, including sealants, extractions, and fillings; and**

19 **(d) The coverage required under Section 5 of this Act.**

20 ➔SECTION 13. A NEW SECTION OF KRS CHAPTER 205 IS CREATED TO
 21 READ AS FOLLOWS:

22 **(1) As used in this section:**

23 **(a) "Breast pump kit" means a collection of tubing, valves, flanges, bottles, and**
 24 **other parts required to extract human milk using a breast pump;**

25 **(b) "Lactation consultation" means the clinical application of scientific**
 26 **principles and a multidisciplinary body of evidence for evaluation, problem**
 27 **identification, treatment, education, and consultation to families regarding**

1 the course of lactation and feeding by a qualified clinical lactation care
2 practitioner, including but not be limited to:

3 1. Clinical maternal, child, and feeding history and assessment related to
4 breastfeeding and human lactation through the systematic collection
5 of subjective and objective information;

6 2. Analysis of data;

7 3. Development of a lactation management and child feeding plan with
8 demonstration and instruction to parents;

9 4. Provision of lactation and feeding education;

10 5. The recommendation and use of assistive devices;

11 6. Communication to the primary health care practitioner or
12 practitioners and referral to other health care practitioners, as needed;

13 7. Appropriate follow-up with evaluation of outcomes; and

14 8. Documentation of the encounter in a patient record; and

15 (c) "Qualified clinical lactation care practitioner" means a licensed health care
16 practitioner wherein lactation consultation is within their legal scope of
17 practice.

18 (2) The Department for Medicaid Services and any managed care organization with
19 which the department contracts for the delivery of Medicaid services shall provide
20 coverage for lactation consultation and breastfeeding equipment.

21 (3) The coverage required by this section shall:

22 (a) Not be subject to:

23 1. Any cost-sharing requirements, including but not limited to
24 copayments; or

25 2. Utilization management requirements, including but not limited to
26 prior authorization, prescription, or referral, except as permitted in
27 paragraph (d) of this subsection;

1 (b) Be provided in conjunction with each birth for the duration of
2 breastfeeding, as defined by the beneficiary;

3 (c) For lactation consultation, include:

4 1. In-person, one-on-one consultation, including home visits, regardless
5 of location of service provision;

6 2. The delivery of consultation via telehealth, as defined in KRS 205.510,
7 if the beneficiary requests telehealth consultation in lieu of in-person,
8 one-on-one consultation; or

9 3. Group consultation, if the beneficiary requests group consultation in
10 lieu of in-person, one-on-one consultation; and

11 (d) For breastfeeding equipment, include:

12 1. Purchase of a single-user, double electric breast pump, or a manual
13 pump in lieu of a double electric breast pump, if requested by the
14 beneficiary;

15 2. Rental of a multi-user breast pump on the recommendation of a
16 licensed health care provider; and

17 3. Two (2) breast pump kits as well as appropriately sized breast pump
18 flanges and other lactation accessories recommended by a health care
19 provider.

20 (4) (a) The breastfeeding equipment described in subsection (3)(d) of this section
21 shall be furnished within forty-eight (48) hours of notification of need, if
22 requested after the birth of the child, or by the later of two (2) weeks before
23 the beneficiary's expected due date or seventy-two (72) hours after
24 notification of need, if requested prior to the birth of the child.

25 (b) If the department cannot ensure delivery of breastfeeding equipment in
26 accordance with paragraph (a) of this subsection, an individual may
27 purchase equipment and the department or a managed care organization

1 *with whom the department contracts for the delivery of Medicaid services*
2 *shall reimburse the individual for all out-of-pocket expenses incurred by the*
3 *individual, including any balance billing amounts.*

4 ➔Section 14. If the state would, or would likely, be required to make payments to
5 defray the cost of any requirement under Section 4 or 5 of this Act, as provided under 42
6 U.S.C. sec. 18031(d)(3) and 45 C.F.R. sec. 155.170, as amended, then the Department of
7 Insurance shall, within 90 days of the effective date of this section, apply for a waiver
8 under 42 U.S.C. sec. 18052, as amended, or any other applicable federal law of all or any
9 of the cost defrayal requirements.

10 ➔Section 15. If the Cabinet for Health and Family Services determines that a
11 waiver or other authorization from a federal agency is necessary to implement Section 9,
12 10, 11, 12, or 13 of this Act for any reason, including the loss of federal funds, the
13 cabinet shall, within 90 days of the effective date of this section, request the waiver or
14 authorization, and may only delay implementation of those provisions for which a waiver
15 or authorization was deemed necessary until the waiver or authorization is granted.

16 ➔Section 16. The Cabinet for Health and Family Services shall study existing
17 doula certification programs in the United States and currently operating doula services in
18 the Commonwealth of Kentucky. The study shall review the training and quality
19 requirements of doula certifications and consider potential recommendations regarding
20 doula services for populations most at risk for poor perinatal outcomes. The Cabinet for
21 Health and Family Services may receive input from parties concerned with this study. The
22 Cabinet for Health and Family Services shall provide a report on the study to the Interim
23 Joint Committee on Health Services by December 1, 2024. As used in this section, "doula
24 services" means services provided by a trained nonmedical professional to support
25 women and families throughout labor and birth, and intermittently during the prenatal
26 and postpartum periods.

27 ➔Section 17. Sections 4 to 9 of this Act apply to plans issued or renewed on or

1 after January 1, 2025.

2 →Section 18. Sections 4, 5, 6, 7, 8, 9, and 17 of this Act take effect on January 1,

3 2025.