

Blue Cross and Blue Shield of Kansas
Written Neutral Testimony on Senate Bill 409
Senate Committee on Financial Institutions and Insurance
February 2, 2026

Chairwoman Dietrich and Members of the Committee:

Blue Cross Blue Shield of Kansas appreciates the opportunity to provide neutral testimony on Senate Bill 409. Blue Cross and Blue Shield of Kansas (BCBSKS) is the state's largest **locally-operated, not-for-profit** health plan with more than 2,000 Kansas-based employees. We serve approximately 1,000,000 Kansans in 103 Kansas counties.

BCBSKS has already implemented zero-dollar cost-sharing for diagnostic and supplemental mammography for most of our plans, in alignment with federal guidance. SB 409 would go beyond current federal guidance and extend the same cost-sharing rules to the rest of the plans we serve, known as "grandfathered" plans.

When the Affordable Care Act (ACA) became law, plans that were in existence before March 23, 2010, were deemed "grandfathered," and those plans do not have to comply with certain provisions of the ACA so long as the plan remains essentially the same and adheres to specific rules.¹ For example, if a grandfathered plan eliminates a benefit, it may lose grandfathered status. If that happens, the plan must then comply with all ACA requirements, including offering free preventive care services.

While grandfathered plans are a smaller portion of BCBSKS' customer base, those Kansans value their pre-ACA status and generally prefer to avoid new government requirements. We note for the committee's information that there would be a financial impact to those plans as they would be newly required to absorb costs that have historically been paid by the patient. We have not received any recent requests from those plans to eliminate patient cost-sharing for the services described in SB 409.

Please do not hesitate to contact me if you have questions or concerns.

Sincerely,



Sarah Fertig
Director of Government Relations
Blue Cross and Blue Shield of Kansas

¹ See <https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/>.