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MEMORANDUM

To: Chair Dietrich and the Senate Committee on Financial Institutions and Insurance
From: Office of Revisor of Statutes
Date: February 2, 2026
Subject: Bill Brief - SB 409

SB 409 would require that certain health insurers providing coverage for accident and health services, that are subject to the jurisdiction of the commissioner of insurance, and that have delivered, issued for delivery, amended or renewed accident and health policies on and after January 1, 2027 that provide benefits for diagnostic and supplemental breast examinations impose no cost-sharing requirements to insured individuals.

The bill further requires an HSA-qualified health insurance policy to be exempt from the prohibition on cost-sharing if the prohibition would prevent the policy from being classified as an HSA-qualified health insurance policy. The exemption would not apply if the breast examinations would be considered preventative care under 26 U.S.C. § 223.

If approved, the bill would take effect upon its publication in the statute book.