

February 2, 2026

The Honorable Brenda Dietrich, Chairperson  
Senate Committee on Financial Institutions and Insurance  
300 SW 10th Avenue, Room 546-S  
Topeka, Kansas 66612

Dear Senator Dietrich:

SUBJECT: Fiscal Note for SB 409 by Senate Committee on Financial Institutions and Insurance

In accordance with KSA 75-3715a, the following fiscal note concerning SB 409 is respectfully submitted to your committee.

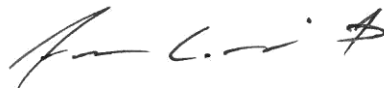
SB 409 would prohibit cost-sharing requirements for diagnostic or supplemental breast examinations for every individual or group health insurance policy, medical service plan, contract, hospital service corporation contract, hospital and medical service corporation contract, fraternal benefit society, or health maintenance organization that provides coverage for accident and health services that is delivered, issued for delivery, amended or renewed on or before January 1, 2027. The bill specifies that an HSA-qualified health insurance policy would be exempt from any prohibitions on cost-sharing requirements for a covered benefit required under any general or special law, except that this exemption would not apply to coverage pertaining to preventive care required under certain federal law regarding HSA-qualified health insurance policies.

Estimated State Fiscal Effect			
	FY 2026	FY 2027	FY 2028
Expenditures			
State General Fund	--	--	--
Fee Fund(s)	--	\$38,510	\$79,137
Federal Fund	--	--	--
Total Expenditures	--	\$38,510	\$79,137

Revenues			
State General Fund	--	--	--
Fee Fund(s)	--	--	--
Federal Fund	--	--	--
Total Revenues	--	--	--
FTE Positions	--	--	--

The Division of State Employee Health Benefits Program in the Department of Administration indicates enactment of the bill would require \$38,510 in FY 2027 and \$79,137 in FY 2028 from the Health Benefits Administration Clearing Fund to provide the additional coverage. Revenue in this fund comes from premiums collected for the State Employee Health Benefits Plan. The FY 2028 amount includes a full year of coverage and assumes a 6.0 percent increase in the cost of providing the coverage as compared to the FY 2027 amount. The Department notes that the State Employee Health Plan covers preventive and diagnostic mammograms, MRIs, and ultrasounds with no member cost share and the bill would add other technologies at no member cost share. The Department of Insurance indicates enactment of the bill would not have a fiscal effect on the agency. Any fiscal effect associated with SB 409 is not reflected in *The FY 2027 Governor's Budget Report*.

Sincerely,



Adam C. Proffitt  
Director of the Budget

cc: Samir Arif, Department of Administration  
Kyle Strathman, Department of Insurance