

1 AN ACT relating to the application of Subtitle 17A of KRS Chapter 304.

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

3 ➔SECTION 1. A NEW SECTION OF SUBTITLE 17A OF KRS CHAPTER 304
4 IS CREATED TO READ AS FOLLOWS:

5 (1) As used in this section, "otherwise specifically indicated or provided" means that
6 the section or another section of the Kentucky Revised Statutes:

7 (a) Expressly states that the section is applicable to; and

8 (b) Specifically refers to;

9 a type of insurance, coverage, or benefits that is excluded under subsection (2) of
10 this section.

11 (2) Unless otherwise specifically indicated or provided, the sections of this subtitle
12 shall not apply to or affect any of the following:

13 (a) Policies, plans, certificates, or contracts covering only accident, credit,
14 dental, vision, or specified disease, illness, or condition;

15 (b) Disability income insurance;

16 (c) Paid family leave insurance;

17 (d) Long-term care insurance;

18 (e) Short-term nursing home insurance;

19 (f) Medicare supplement insurance;

20 (g) Hospital indemnity or other fixed indemnity insurance;

21 (h) Coverage provided under a limited health service benefit plan, as defined in
22 KRS 304.17C-010, including a limited health service contract, as defined in
23 KRS 304.38A-010;

24 (i) Coverage under which benefits for medical expenses are:

25 1. Contained in, or included as a rider, amendment, or supplemental
26 policy provision to, any liability insurance policy or contract or
27 equivalent self-insurance; or

- 1 2. Supplemental to other insurance or equivalent self-insurance benefits,
2 including the following:
3 a. Automobile medical-payment insurance; and
4 b. Life insurance or endowment or annuity contracts;
5 (j) Medical expense reimbursement coverage that is:
6 1. Specifically designed to supplement, or fill gaps in, primary health
7 insurance coverage; and
8 2. Provided under a policy, plan, certificate, or contract that is separate
9 from the primary health insurance coverage;
10 (k) Coverage or benefits provided under:
11 1. KRS Chapter 205 or 342; or
12 2. Any other statutory-based public assistance or compensation program;
13 (l) Coverage or benefits for on-site medical clinics;
14 (m) Coverage or benefits provided under a health flexible spending
15 arrangement; or
16 (n) Other types of similar or limited insurance, coverage, or benefits, to the
17 extent specified by the commissioner in an administrative regulation
18 promulgated in accordance with KRS Chapter 13A.