

304.17A-096 Basic health benefit plans permitted for individual, small group, and association markets -- Required coverage -- Exclusions from coverage.

- (1) An insurer authorized to engage in the business of insurance in the Commonwealth of Kentucky may offer one (1) or more basic health benefit plans in the individual, small group, and employer-organized association markets. A basic health benefit plan shall cover physician, pharmacy, home health, preventive, emergency, and inpatient and outpatient hospital services in accordance with the requirements of this subtitle. If vision or eye services are offered, these services may be provided by an ophthalmologist or optometrist.
- (2) An insurer that offers a basic health benefit plan shall be required to offer health benefit plans as defined in KRS 304.17A-005.
- (3) An insurer in the individual, small group, or employer-organized association markets that offers a basic health benefit plan may offer a basic health benefit plan that excludes from coverage any state-mandated health insurance benefit, except that the basic health benefit plan shall include coverage for diabetes as provided in KRS 304.17A-148, hospice as provided in KRS 304.17A-250(6), chiropractic benefits as provided in KRS 304.17A-171, breast examinations as provided in KRS 304.17A-133, and those mandated benefits specified under federal law.
- (4) Notwithstanding any other provisions of this section, mandated benefits excluded from coverage shall not be deemed to include the payment, indemnity, or reimbursement of specified health care providers for specific health care services.

Effective: January 1, 2025

History: Amended 2024 Ky. Acts ch. 97, sec. 2, effective January 1, 2025. -- Amended 2008 Ky. Acts ch. 147, sec. 1, effective July 15, 2008. -- Amended 2006 Ky. Acts ch. 253, sec. 4, effective July 12, 2006. -- Created 2005 Ky. Acts ch. 144, sec. 2, effective June 20, 2005.

Legislative Research Commission Note (1/1/2025). 2024 Ky. Acts ch. 97, sec. 9, provides that the amendments to this statute in that Act shall apply to policies, plans, certificates, and contracts issued or renewed on or after January 1, 2025.