

**304.17A-008 Application of subtitle.**

- (1) As used in this section, "otherwise specifically indicated or provided" means that the section or another section of the Kentucky Revised Statutes:
  - (a) Expressly states that the section is applicable to; and
  - (b) Specifically refers to;  
a type of insurance, coverage, or benefits that is excluded under subsection (2) of this section.
- (2) Unless otherwise specifically indicated or provided, the sections of this subtitle shall not apply to or affect any of the following:
  - (a) Policies, plans, certificates, or contracts covering only accident, credit, dental, vision, or specified disease, illness, or condition;
  - (b) Disability income insurance;
  - (c) Paid family leave insurance;
  - (d) Long-term care insurance;
  - (e) Short-term nursing home insurance;
  - (f) Medicare supplement insurance;
  - (g) Hospital indemnity or other fixed indemnity insurance;
  - (h) Coverage provided under a limited health service benefit plan as defined in KRS 304.17C-010, including a limited health service contract as defined in KRS 304.38A-010;
  - (i) Coverage under which benefits for medical expenses are:
    1. Contained in, or included as a rider, amendment, or supplemental policy provision to, any liability insurance policy or contract or equivalent self-insurance; or
    2. Supplemental to other insurance or equivalent self-insurance benefits, including the following:
      - a. Automobile medical-payment insurance; and
      - b. Life insurance or endowment or annuity contracts;
  - (j) Medical expense reimbursement coverage that is:
    1. Specifically designed to supplement, or fill gaps in, primary health insurance coverage; and
    2. Provided under a policy, plan, certificate, or contract that is separate from the primary health insurance coverage;
  - (k) Coverage or benefits provided under:
    1. KRS Chapter 205 or 342; or
    2. Any other statutory-based public assistance or compensation program;
  - (l) Coverage or benefits for on-site medical clinics;
  - (m) Coverage or benefits provided under a health flexible spending arrangement;  
or
  - (n) Other types of similar or limited insurance, coverage, or benefits, to the extent

specified by the commissioner in an administrative regulation promulgated in accordance with KRS Chapter 13A.

**Effective:** June 27, 2025

**History:** Created 2025 Ky. Acts ch. 61, sec. 1, effective June 27, 2025.