

CHAPTER 61**(HB 415)**

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

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

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

- (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.*

Signed by Governor March 24, 2025.