

806 KAR 17:020. Disclosure of other coverage in application.

RELATES TO: KRS 304.14-120

STATUTORY AUTHORITY: KRS 304.2-110

CERTIFICATION STATEMENT:

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 authorizes the insurance commissioner to promulgate reasonable rules and administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code. This administrative regulation requires an applicant for health insurance to disclose any health insurance policy currently in force in the name of the applicant.

Section 1. Application Requirements.

(1) Every application form used by an insurer, electronically or otherwise, to solicit individually underwritten health insurance, except group or accident insurance only, shall require the applicant to disclose all health insurance currently covering the applicant and any proposed insured. The applicant shall identify the name of the insurer and the amount of insurance, if known.

(2) Every application, described in subsection (1), solicited personally by an agent shall have the applicant's signature and the agent shall certify that each question on the application was asked of the applicant and that the applicant's answers have been accurately recorded.

(806 KAR 017:020. I-17.01; 1 Ky.R. 1083; eff. 7-2-1975; TAm eff. 8-9-2007; 36 Ky.R. 668; 1226; eff. 1-4-2010; 45 Ky.R 446; eff. 11-2-2018; Crt eff. 10-29-2025.)