

304.14-520 Claim denial restriction.

Notwithstanding any other provision of state law except KRS 304.14-525(3)(b)3., a Medicare supplement policy shall not:

- (1) Deny a claim for losses incurred more than six (6) months from the effective date of coverage for a pre-existing condition; or
- (2) Define a pre-existing condition more restrictively than a condition for which medical advice was given or treatment was recommended by or received from a physician within six (6) months before the effective date of coverage.

Effective: January 1, 2024

History: Amended 2023 Ky. Acts ch. 182, sec. 2, effective January 1, 2024. -- Created 1982 Ky. Acts ch. 37, sec. 2, effective February 26, 1982.

Legislative Research Commission Note (1/1/2024). 2023 Ky. Acts ch. 182, sec. 3, provides that the amendments to KRS 304.14-520 in 2023 Ky. Acts ch. 182, sec. 2, apply to Medicare supplement policies available, issued, or renewed in this state on or after January 1, 2024.

Legislative Research Commission Note (1/1/2024). When this statute was amended in 2023 Ky. Acts ch. 182, sec. 2, the internal numbering and lettering did not conform to the format used in the Kentucky Revised Statutes. Under the authority of KRS 7.136(1), the Reviser of Statutes has modified the numbering and lettering. No words were changed in the process.