

1 AN ACT relating to Medicare supplement insurance.

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

3 ➔Section 1. KRS 304.14-520 is amended to read as follows:

4 Notwithstanding any other provision of state law ~~[of this state]~~, for a Medicare
5 supplement policy:

6 **(1) An insurer shall not deny, or condition the issuance or effectiveness of, the**
7 **policy, or discriminate in the pricing of the policy, based on the age, gender,**
8 **health status, claims experience, receipt of health care, or medical condition of**
9 **an applicant or a person covered under the policy;**~~[may not deny a claim for losses~~
10 ~~incurred more than six (6) months from the effective date of coverage for a pre-~~
11 ~~existing condition. The policy may not define a pre-existing condition more~~
12 ~~restrictively than a condition for which medical advice was given or treatment was~~
13 ~~recommended by or received from a physician within six (6) months before the~~
14 ~~effective date of coverage.]~~

15 **(2) The policy shall not contain any waiting period or pre-existing condition**
16 **limitation or exclusion; and**

17 **(3) Applications shall be accepted, and policies shall be issued, at all times**
18 **throughout the year.**

19 ➔Section 2. This Act shall apply to Medicare supplement policies available,
20 issued, or renewed in this state on or after the effective date of this Act.