

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

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

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

5 *(1) As used in this section, "otherwise specifically indicated or provided" means that*  
6 *the section or another section of the Kentucky Revised Statutes:*

7 *(a) Expressly states that the section is applicable to; and*

8 *(b) Specifically refers to;*

9 *a type of insurance, coverage, or benefits that is excluded under subsection (2) of*  
10 *this section.*

11 *(2) Unless otherwise specifically indicated or provided, the sections of this subtitle*  
12 *shall not apply to or affect any of the following:*

13 *(a) Policies, plans, certificates, or contracts covering only accident, credit,*  
14 *dental, vision, or specified disease, illness, or condition;*

15 *(b) Disability income insurance;*

16 *(c) Paid family leave insurance;*

17 *(d) Long-term care insurance;*

18 *(e) Short-term nursing home insurance;*

19 *(f) Medicare supplement insurance;*

20 *(g) Hospital indemnity or other fixed indemnity insurance;*

21 *(h) Coverage provided under a limited health service benefit plan, as defined in*  
22 *KRS 304.17C-010, including a limited health service contract, as defined in*  
23 *KRS 304.38A-010;*

24 *(i) Coverage under which benefits for medical expenses are:*

25 *1. Contained in, or included as a rider, amendment, or supplemental*  
26 *policy provision to, any liability insurance policy or contract or*  
27 *equivalent self-insurance; or*

- 1                    2. Supplemental to other insurance or equivalent self-insurance benefits,  
2                    including the following:  
3                    a. Automobile medical-payment insurance; and  
4                    b. Life insurance or endowment or annuity contracts;  
5                    (j) Medical expense reimbursement coverage that is:  
6                    1. Specifically designed to supplement, or fill gaps in, primary health  
7                    insurance coverage; and  
8                    2. Provided under a policy, plan, certificate, or contract that is separate  
9                    from the primary health insurance coverage;  
10                   (k) Coverage or benefits provided under:  
11                   1. KRS Chapter 205 or 342; or  
12                   2. Any other statutory-based public assistance or compensation program;  
13                   (l) Coverage or benefits for on-site medical clinics;  
14                   (m) Coverage or benefits provided under a health flexible spending  
15                   arrangement; or  
16                   (n) Other types of similar or limited insurance, coverage, or benefits, to the  
17                   extent specified by the commissioner in an administrative regulation  
18                   promulgated in accordance with KRS Chapter 13A.