

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 ***available, issued, or renewed in this state on or after the effective***
6 ***date of this Act:***

7 ***(1) An insurer shall not deny, or condition the issuance or effectiveness of, the***
8 ***policy, nor discriminate in the pricing of the policy, based on the age, gender,***
9 ***health status, claims experience, receipt of health care, or medical condition of***
10 ***an applicant or a person covered under the policy;***~~[may not deny a claim for losses~~
11 ~~incurred more than six (6) months from the effective date of coverage for a pre-~~
12 ~~existing condition. The policy may not define a pre-existing condition more~~
13 ~~restrictively than a condition for which medical advice was given or treatment was~~
14 ~~recommended by or received from a physician within six (6) months before the~~
15 ~~effective date of coverage.]~~

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

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