

HOUSE BILL No. 2274

By Committee on Insurance

2-4

9 AN ACT relating to insurance; concerning individual health insurance.

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11 *Be it enacted by the Legislature of the State of Kansas:*

12 Section 1. (a) On and after January 1, 2010, an insurance company,
13 nonprofit health service corporation, nonprofit medical and hospital serv-
14 ice corporation or health maintenance organization may issue, deliver or
15 execute a health insurance policy or health service contract on an indi-
16 vidual basis, which may exclude any or all of the requirements contained
17 in K.S.A. 40-2,100, 40-2,101, 40-2,102, 40-2,104, 40-2,105, 40-2,164, 40-
18 2,165, 40-2,166, 40-2229 and 40-2230, and amendments thereto, under
19 the following conditions:

20 (1) Such policy or contract shall only be offered to an individual who
21 has been without health benefits coverage for at least six months;

22 (2) an applicant for such policy or contract shall provide a signed
23 affidavit attesting to the fact that the applicant has been without coverage
24 for at least six months;

25 (3) such policy or contract may impose a preexisting conditions
26 exclusion;

27 (4) such policy or contract shall provide coverage for a period of time
28 not to exceed 18 months; and

29 (5) the issuer of such policy or contract shall fully inform the individ-
30 ual of the benefits which are included or not included in such policy or
31 contract.

32 (b) Nothing in subsection (a), shall prohibit an issuer of such policy
33 or contract from providing coverage or benefits for any coverage or ben-
34 efit excluded by subsection (a).

35 Sec. 2. This act shall take effect and be in force from and after its
36 publication in the statute book.