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300 SW TENTH AVENUE ■ SUITE 24-E ■ TOPEKA, KS 66612 ■ (785) 296-2321

MEMORANDUM

To: House Standing Committee on Insurance

From: Eileen Ma, Assistant Revisor of Statutes

Date: February 11, 2019

Subject: Bill Brief for HB 2074

HB 2074 amends K.S.A. 40-2257, pertaining to insurers who issue individual hospital, medical or surgical expense policies. The bill puts into place certain requirements pertaining to individual health policies.

Paragraph (1) of subsection (a), on page 1, line 10, would require an insurer to accept every individual who applies for coverage with the insurer.

Subsection (b), on page 1, lines 1 through 23 would require an insurer to cover preexisting conditions with no limits or exclusions. The employer could impose an exclusionary period for a preexisting condition that could not exceed 90 days for those conditions for which diagnosis, care or treatment was recommended or received in the 90 days prior to the effective date of enrollment. Any such exclusionary period would run concurrently with any waiting period.

The bill would become effective on July 1, 2019.