



# Kansas Insurance Department

**Sandy Praeger**

COMMISSIONER OF INSURANCE

**FOR IMMEDIATE RELEASE**

April 14, 2005

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## **Sandy Praeger's Military Protection Legislation Becomes Law**

TOPEKA, KS – Kansas Insurance Commissioner Sandy Praeger has announced that beginning July 1, 2005, Kansas families with a loved one serving overseas will be protected from increasing insurance premiums while they are deployed to active duty outside of the United States.

“Kansas families, with a loved one serving overseas, deserve the reassurance that those defending our freedom will have the same insurance coverage when they come home as they did when they were deployed,” said Praeger. “This new law will provide that protection.”

With this new law, a Kansas resident activated for military service, and the spouse or dependents of the resident, who become eligible for a federal government health insurance program as a result of activation for military service, will not be denied reinstatement into the same individual coverage with the same health plan that the resident had lapsed as a result of activation or coverage by the federal military insurance program.

This legislation stipulates that an individual who has been deployed and who has received an honorable discharge will have 30 days to reapply for health insurance and that the rates for that coverage will be the same as when they were deployed. Furthermore, this legislation prohibits penalties for any “pre-existing” conditions except for age. “Pre-existing conditions,” as they pertain to this legislation, are defined as injuries sustained while deployed to active duty or health conditions that may surface while deployed.

Another protection of the new law further stipulates that rates for auto and homeowner's insurance will have no adverse action taken against them, such as cancellation, non-renewal or premium increase, based solely on the insured's military deployment.

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### **About the Kansas Insurance Commissioner**

Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department (KID) which is headquartered in Topeka, Kansas. The overriding objective of Commissioner Praeger and KID is to protect consumers, and help maintain the financial stability of the insurance industry. KID regulates and monitors the activities of 23,000 resident agents, 42,000 non-resident agents and 1684 insurance companies licensed to do business in the state of Kansas. The Department offers financial, actuarial, legal, computer, research, market conduct and economic expertise. For more information, visit [www.ksinsurance.org](http://www.ksinsurance.org).