

**KANSAS INSURANCE DEPARTMENT COMPLIANCE REFERENCE FOR
INDIVIDUAL ACCIDENT & HEALTH COVERAGES**

Recognizing the complexity of insurance law, the Kansas Insurance Department has compiled the following listing of statutory cites and regulations to provide guidance to health insurance entities in determining if their individual health forms are in compliance with Kansas state insurance laws and regulations.

THIS LISTING HIGHLIGHTS THE MAJOR LEGAL REQUIREMENTS IN, BUT IT IS NOT INCLUSIVE OF ALL LAWS RELEVANT TO INDIVIDUAL HEALTH INSURANCE CONTRACTS. IT IS THE CARRIER'S RESPONSIBILITY TO STAY INFORMED OF CHANGES TO KANSAS INSURANCE LAWS AND REGULATIONS.

(edition November 2015)

<i>MAJOR LEGAL REQUIREMENTS</i>		<i>STANDARD PROVISIONS</i>	
Important Notice	K.A.R. 40-4-12	Entire Contact; Changes	K.S.A. 40-2203(A)(1)
Right to Return	K.A.R. 40-4-22	Time Limit on Certain Defenses	K.S.A. 40-2203(A)(2)(a)&(b)
Limited Policy	K.A.R. 40-4-38	Grace Period	K.S.A. 40-2203(A)(3)
Specified Disease (credit of time)	K.A.R. 40-4-39(b)	Reinstatement	K.S.A. 40-2203(A)(4)
*Workers Compensation	K.S.A. 40-2215(f)(2)	Notice of Claim	K.S.A. 40-2203(A)(5)
Subrogation (not allowed)	K.A.R. 40-1-20	Claim Form	K.S.A. 40-2203(A)(6)
Arbitration (not allowed)	K.S.A. 5-401	Written Proof of Loss	K.S.A. 40-2203(A)(7)
Spinal Manipulation	K.S.A. 40-2,101	Time of Payment of Claims	K.S.A. 40-2203(A)(8)
Renewal Conditions	K.A.R. 40-4-3 & K.S.A. 40-2257	Payment of Claims	K.S.A. 40-2203(A)(9)
Medicaid	K.S.A. 40-2203(H)(1) & K.S.A. 40-2-154	Physical Exams & Autopsy	K.S.A. 40-2203(A)(10)
Usual Customary & Reasonable charges	K.S.A. 40-2202(a)(8)	Legal Actions (5 years)	K.S.A. 40-2203(A)(11)
Prohibition of abortion coverage, Exceptions	K.S.A. 40-2,190	Cancellation by Insured	K.S.A. 40-2203(A)(13)
* may only include persons who elect to participate, and those required to participate.		MANDATES	
		Nervous and Mental / Substance Abuse	K.S.A. 40-2,105
		Mammograms and pap smears	K.S.A. 40-2229 & 40-2230
		Diabetes coverage	K.S.A. 40-2,163
		Cancer Rx (if Rx offered)	K.S.A. 40-2,167 & 40-2,168
		Oral Cancer Medicine	K.S.A. 40-2,184
		Prostate screening coverage	K.S.A. 40-2,164
		General Anesthesia coverage	K.S.A. 40-2,165
		Mastectomy coverage	K.S.A. 40-2,166
		Newborn /Adopted Children	K.S.A. 40-2,102
		Childhood immunizations	K.S.A. 40-2,102
		Osteoporosis Screening	K.S.A. 40-2166a
		Clinical Trial	K.A.R. 40-4-43
		Autism Spectrum Disorders	K.S.A. 40-2,194
	- PROVIDER MANDATES -		
K.S.A. 40-2,100	reimbursement for services by an optometrists, dentist, and podiatrist		
K.S.A. 40-2,101	coverage for services performed by any practitioner licensed under the healing arts act of this state.		
K.S.A. 40-2,104	Coverage for services performed by licensed psychologist		
K.S.A. 40-2,114	Coverage for services performed by licensed specialist social workers		
K.S.A. 40-2250	service within the lawful scope of practice of an Advanced Registered Nurse Practitioner		