

Law provides child-only health policy

Legislation proposed by the Kansas Insurance Department and now signed into law gives Kansas families statewide a chance to once again purchase a child-only health insurance policy.

As part of an omnibus health insurance bill, a child under age 19 who has been unable to purchase or obtain an individual health insurance policy is now eligible for coverage under the state

high risk pool, which is operated by the Kansas Health Insurance Association.

In House Bill 2075, passed by the Kansas Legislature and signed by Gov. Sam Brownback, provisions



sandy praeger

• insurance comm.

of the Kansas Uninsurable Health Insurance Plan Act were amended to allow for inclusion of eligible children under age 19, if no child-only coverage is available in the county where the child lives.

"Now, those families that need a child-only policy can seek coverage through the insurance association plan if they meet the new eligibility requirements," Sandy Praeger,

Commissioner of Insurance, said, "it provides a starting point for a Kansas-based solution to a coverage problem. We appreciate the understanding of Gov. Brownback and the Kansas Legislature in supporting this change."

Commissioner Praeger said the idea for the legislation originated in the department as a response to the pullback coverage for under-19 children by health insurance companies operating in the state.

Most companies in Kansas quit selling those policies in the last

quarter of 2010.

"The new law provides a temporary solution until 2014 when all health plans are required by law to provide coverage without consideration of health status," Commissioner Praeger said.

Although individuals could previously apply for the insurance association pool, they had to meet a requirement of denial of coverage by two companies before they could seek insurance association coverage.

When the companies pulled their coverage in all but two Kansas counties, there were no denials to be provided in 103 counties.

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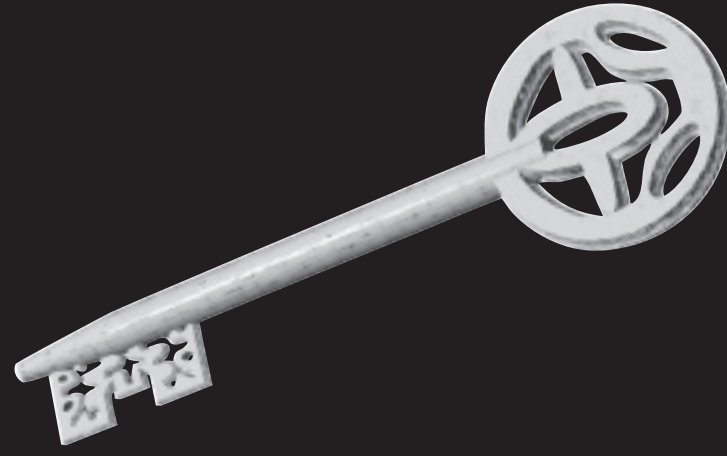
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