Kansas Insurance Department
Ken Selzer, Commissioner of Insurance

MEMORANDUM

To: Joint Committee on Administrative Rules and Regulations

From: Cindy Hermes
Director, Public Outreach/Health Care Consumer Ombudsman
Kansas Insurance Department

Re: K.A.R. 40-2-20

Date: September 28, 2015

My name is Cindy Hermes and I am Director of Public Outreach for the Kansas Insurance Department. With me today is Jason Lapham, Director of our Market Regulation and Producer Licensing Division. I would like to thank the committee for allowing the Department to appear and comment on the proposed amendment to K.A.R. 40-2-20.

This amendment to the existing regulation contains two substantive changes from the current regulation: 1) Defines and establishes chronic illness as a possible qualifying condition for accelerated benefits; and 2) Specifies there can be no timeframe for a claim to be submitted following the occurrence of a qualifying condition.

Because current practice is consistent with this amendment, there is no economic impact on life insurers.

Similarly, there will be no economic impact on the Kansas Insurance Department, consumers, small businesses, or other governmental agencies.

Jt Cmte on Adm Rules and Regulations
Attachment 3
Date 9-28-2015