



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

MEMORANDUM

To: Joint Committee on Administrative Rules and Regulations

From: Cindy Hermes
Kansas Insurance Department

Re: K.A.R. 40-4-34

Date: March 14, 2016

My name is Cindy Hermes and I am Director of the Public Outreach for the Kansas Insurance Department. I have insurance department staff with me from our Health and Life Division. I would like to thank the committee for allowing the Department to appear and comment on the proposed amendment to K.A.R. 40-4-34.

1. This amendment to the existing regulation adds individual health insurance plans sold after 1-1-2014 to the list of plan types that can coordinate benefits.
2. This amendment will save insurers money in the form of claims that will not be paid more than once for the same service.
3. There will be no economic impact on the Kansas Insurance Department or other governmental agencies. Consumers may be charged lower health insurance premium rates due to fewer claims paid by insurers.

We would be happy to answer any questions the members of the committee might have. Again, thank you for allowing us to appear today and comment on the proposed regulation.