

SESSION OF 2004

**SUPPLEMENTAL NOTE ON SENATE BILL NO. 348**

As Recommended by Senate Committee on  
Financial Institutions and Insurance

**Brief\***

SB 348 concerns health savings accounts. The bill allows the offering of health savings accounts (HSAs) in Kansas by including them, with medical savings accounts already listed, as exempt from the first-dollar coverage provisions of current law related to accident and health insurance policies.

**Background**

SB 348 was requested by the Insurance Commissioner whose representative explained that, under recent changes in federal law authorizing HSAs, such policies would not be available in Kansas without the exemption provided in the bill. HSAs include high deductibles that preclude first-dollar coverage required for certain diseases and conditions in Kansas law.

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\*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <http://www.kslegislature.org>