

**HOUSE BILL No. 2454**

By Committee on Insurance and Financial Institutions

1-13

1 AN ACT concerning insurance; relating to accident and sickness  
2 insurance; policy provisions; requiring health services to be rendered  
3 by participating providers.  
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5 *Be it enacted by the Legislature of the State of Kansas:*

6 Section 1. (a) (1) A health carrier may offer a policy of accident and  
7 sickness insurance that requires some or all health care services to be  
8 rendered by participating providers, except that emergency services must  
9 be covered regardless of whether they are delivered by a participating  
10 provider.

11 (2) Such policy may include a gatekeeper requirement.

12 (3) To the extent the policy provides coverage for services rendered  
13 by nonparticipating providers, such coverage may be subject to a  
14 deductible, copayments or coinsurance as determined by the health carrier.  
15 Notwithstanding any other provision of law to the contrary, such cost-  
16 sharing shall not be limited based on the deductible, coinsurance or  
17 copayments required for services rendered by participating providers.

18 (b) For purposes of this section:

19 (1) "Gatekeeper requirement" means a requirement in which the  
20 insured is required to obtain a referral from a primary care professional in  
21 order to access specialty care;

22 (2) "primary care professional" means a participating provider  
23 designated by the health carrier to supervise, coordinate or provide initial  
24 care or continuing care to an insured and who may be required by the  
25 health carrier to initiate a referral for specialty care;

26 (3) "participating provider" shall have the meaning ascribed to it in  
27 K.S.A. 40-4602, and amendments thereto;

28 (4) "emergency services" shall have the meaning ascribed to it in  
29 K.S.A. 40-4602, and amendments thereto; and

30 (5) "health carrier" means any insurance company, nonprofit medical  
31 and hospital corporation, municipal group funded-pool or fraternal benefit  
32 society which offers a policy of accident and sickness insurance subject to  
33 chapter 40 of the Kansas Statutes Annotated, and amendments thereto.

34 Sec. 2. This act shall take effect and be in force from and after its  
35 publication in the Kansas register.