RESOLUTION

Subject: Medicare Supplement Plans and Pre-existing Conditions

Submitted by: Eugene Shively, M.D.

Referred to: Reference Committee

WHEREAS, insurance companies in Kentucky can refuse to sell Medicare supplement (Medigap) policies to seniors, or charge them more, because of pre-existing conditions; and

WHEREAS, when a person first turns 65, federal regulations protect against such discrimination, but if a person has been in a Medicare Advantage plan and later chooses to return to traditional Medicare, that protection no longer exists1; and

WHEREAS, there are four states in the United States where there is protection against discrimination for pre-existing conditions under these circumstances; and

WHEREAS, such discrimination for pre-existing conditions is harmful to seniors and should be unlawful2; and

WHEREAS, an overwhelming majority of Kentuckians are opposed to charging outrageous rates or refusing to sell policies to people because they are, or have been, sick; and

WHEREAS, Kentucky needs state legislation to outlaw this inhumane and harmful discrimination; now, therefore, be it

RESOLVED, that the KMA support state legislation to prohibit Medicare supplement plans from denying coverage or determining premiums based on an applicant’s pre-existing conditions.

References:


KMA House of Delegates
August 2021