

RESOLUTION

Subject: Limitations of Kentucky Health Insurance Marketplace
Submitted by: Greater Louisville Medical Society
Referred to: Reference Committee

WHEREAS, in Kentucky, it is not possible to purchase individual insurance outside of the KYNECT marketplace; and

WHEREAS, the KYNECT marketplace only offers HMO plans with no out-of-network benefits; and

WHEREAS, the HMO networks are not defined, but are generally understood to be at best within a limited geographic area in proximity to the subscriber's home; and

WHEREAS, Kentuckians may have life or health circumstances which may necessitate the need for medical services beyond this limited geographic and provider network; now, therefore, be it

RESOLVED, that KMA work with the Department of Insurance to make PPO plans available through the KYNECT marketplace; and be it further

RESOLVED, that KMA work with the Department of Insurance to require transparency regarding the geographic scope of networks offered by the insurance plans on the KYNECT marketplace exchange; and be it further

RESOLVED, that health insurance plans offered on the exchange list the providers (physicians, hospitals, clinics, etc.) that are covered as in-network under the plans' benefits.

References:

¹ Leonhardt M. Nearly 1 in 4 Americans are skipping medical care because of the cost. CNBC. Published March 12, 2020. Accessed April 29, 2022. <https://www.cnbc.com/2020/03/11/nearly-1-in-4-americans-are-skipping-medical-care-because-of-the-cost.html>

² Lagasse J. More than half of Americans have avoided medical care due to cost. Healthcare Finance News. Published November 25, 2019. Accessed April 29, 2022. <https://www.healthcarefinancenews.com/news/more-half-americans-have-avoided-medical-care-due-cost>

³ Peterson JA, Albright BB, Moss HA, Bianco A. Catastrophic Health Expenditures With Pregnancy and Delivery in the United States. *Obstetrics & Gynecology*. 2022;139(4):509-520. doi:10.1097/AOG.0000000000004704

⁴ Esselen KM, Gompers A, Hacker MR, et al. Evaluating meaningful levels of financial toxicity in gynecologic cancers. *International Journal of Gynecologic Cancer*. 2021;31(6). doi:10.1136/ijgc-2021-002475