

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 support and collaborate with relevant parties to make PPO plans available through the KYNECT marketplace; and be it further

RESOLVED, that KMA support requiring geographic scope and a list of in-network providers be available on the health insurance exchange.

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-to-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