

RESOLUTION

Subject: Aligned Health Insurance Policy Terms with Benefits

Submitted by: Greater Louisville Medical Society

Referred to: Reference Committee

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WHEREAS, the Kentucky Department of Insurance does not require commercial insurance companies to align benefit programs with premium contract cycles; and

WHEREAS, this can result in an insured having to meet their deductible and out-of-pocket maximums twice in one calendar year; now, therefore, be it

RESOLVED, that KMA support a requirement that commercial carriers in Kentucky offer plans that synchronize the benefit terms and the premium contract durations.