

**304.38-1933 Coverage for services of licensed psychologist or licensed clinical social worker.**

Every policy, contract, agreement, or certificate entered into, issued or delivered by a health maintenance organization which provides coverage for services performed by a licensed psychologist pursuant to KRS Chapter 319, or a licensed clinical social worker pursuant to KRS Chapter 335, shall be deemed to provide benefits for those services regardless of provider profession. If the policy, contract, or agreement permits, payment may be made directly to the provider of the services. If the policy, contract, or agreement does not permit, the person entitled to these benefits shall be entitled to reimbursement for the cost of services received. Nothing in this section shall require a policy issued by a health maintenance organization which places the insured within a preferred or exclusive provider arrangement to cover services by a provider with whom the insurer does not have a contract, or to make payment of or reimbursement for the cost of any service which exceeds the limits of the policy.

**Effective:** July 15, 1994

**History:** Created 1994 Ky. Acts ch. 218, sec. 4, effective July 15, 1994.