

304.38-194 Pooling of claims experience required.

Pooling of claims experience for groups with fewer than fifty (50) insureds shall be required. No more than twenty-five percent (25%) of the premium for these groups shall be based on their own claims experience. This provision shall not permit competing health insurers or health maintenance organizations to jointly pool health insurance claims experience, health maintenance organization claims experience, or both, or to jointly develop rates.

Effective: July 15, 1988

History: Created 1988 Ky. Acts ch. 354, sec. 6, effective July 15, 1988.