

342.352 Voluntary programs for integrated management of employer's worker compensation and group health insurance claims -- Twenty-four hour coverage.

- (1) The commissioner may establish one (1) or more programs for interested employers of integrated management of an employer's workers' compensation and group health insurance claims by an insurer authorized to do business in the Commonwealth and may promulgate any administrative regulations necessary to implement the provisions of this subsection. The integrated management of such claims shall in no event affect any benefits, rights, or coverage established pursuant to a workers' compensation insurance policy. Treatment for work-related conditions shall not be subject to either copayments or deductibles. The commissioner shall make a report comparing the results of each program to the expected results under traditional workers' compensation insurance and traditional workers' compensation with a managed care program. The program shall serve as a tentative model for future experiments.
- (2) No policy for twenty-four (24) hour coverage shall become effective until it is reviewed and approved by the commissioner, in consultation with the commissioner of the Department of Insurance.
- (3) The purchase of a twenty-four (24) hour health policy shall not constitute an exemption from statutory provisions which require other nonmedical insurance coverage. However, an insurance carrier shall reduce its premium for insurance coverage written without the medical or health care component. Notwithstanding the provisions of Subtitle 13 of KRS Chapter 304, the premium reduction required in this subsection shall be subject to the approval of the commissioner of the Department of Insurance.
- (4) If an employer obtains a twenty-four (24) hour health insurance policy, pursuant to this section, to secure payment of compensation for medical care and treatment under this chapter, the employer shall also procure an insurance policy which shall provide indemnity benefits to ensure that the total coverage afforded by both the twenty-four (24) hour insurance policy and the policy providing indemnity benefits shall provide the total compensation required by this chapter.
- (5) The participants in a project for twenty-four (24) hour health coverage shall comply with periodic reporting requirements of the commission.
- (6) Each agency of state government shall cooperate with the commissioner if requested to provide information for the purposes of this section.

Effective: July 15, 2010

History: Amended 2010 Ky. Acts ch. 24, sec. 1825, effective July 15, 2010. -- Amended 1996 (1st Extra. Sess.) Ky. Acts ch. 1, sec. 74, effective December 12, 1996. -- Amended 1996 Ky. Acts ch. 355, sec. 13, effective July 15, 1996. -- Created 1994 Ky. Acts ch. 181, Part 6, sec. 23, effective April 4, 1994.