

**304.12-250 Exclusion of work-related health condition as unfair or deceptive trade practice for health insurance policies.**

- (1) It shall be an unfair or deceptive trade practice for a health insurance policy to exclude coverage for a health condition based solely on the fact that the health condition is work-related, unless the claimant is eligible for benefits under any workers' compensation act or similar law.
- (2) For purposes of this section, all employees shall be deemed to be eligible for benefits under any workers' compensation act or similar law, except for:
  - (a) Any employee exempted from workers' compensation coverage pursuant to KRS 342.650(1), (2), (3), (5), or (7); and
  - (b) The owner or owners of a business, including qualified partners as defined in KRS 342.012(3).

**Effective:** July 15, 1994

**History:** Created 1994 Ky. Acts ch. 232, sec. 1, effective July 15, 1994.